

## Investment Policy Statement (IPS)

### I. PURPOSE OF THE INVESTMENT POLICY STATEMENT

The purpose of this investment policy statement (IPS) is to:

- Establish the investment objectives and goals for my investment portfolio
- Define the target asset allocation and rebalancing procedures
- Determine the types of investments we will use
- Establish a framework for how we will select investments
- Create rules for how we will monitor my investments

This IPS is intended to serve as a decision-making tool and discipline framework. It is intended to be specific, yet flexible enough to be practical.

### II. GOALS - WHAT PURPOSE DOES THE MONEY SERVE?

My money is a tool to achieve my goals. My goals are as follows:

- Marketing Our Brand
- Enrich Our Services
- Build Own Team with Equipment
- Build Consistence Assets
- Training and Programs

My investing time horizon is **05** years. I plan to start withdrawals in **03** years.

**III. INVESTMENT ALLOCATION TARGETS**

I will always manage my investments to the targets below. I have determined this is the appropriate amount of risk I am comfortable with and will help me achieve my goals.

**Account(s):**

Stocks (%): \_\_\_\_\_ Bonds (%): \_\_\_\_\_ Cash (%): \_\_\_\_\_

Notes:

**Account(s):**

Stocks (%): \_\_\_\_\_ Bonds (%): \_\_\_\_\_ Cash (%): \_\_\_\_\_

Notes:

**Account(s):**

Stocks (%): \_\_\_\_\_ Bonds (%): \_\_\_\_\_ Cash (%): \_\_\_\_\_

Notes:

**Account(s):**

Stocks (%): \_\_\_\_\_ Bonds (%): \_\_\_\_\_ Cash (%): \_\_\_\_\_

Notes:

IF YOU WANT TO OFFER CUSTOMIZED YOUR INVESTMENT GOAL, YOU CAN SPECIFY ALLOCATION BY ASSET CLASS

Asset Class	Target %
BD Equity	
International Developed Equity	
Emerging Market Equity	
Domestic Real Estate	
International Real Estate	
BD Government Bonds	
Investment Grade Corporate Bonds	
High-Yield Bonds	

#### IV. TYPES OF INVESTMENTS

I will only use the types of investments in the “allowable” column below. I will not use investments from the “not allowable” column.

I have determined the allowable investments will meet my goals. I have excluded investments from the not allowable list.

##### Asset Constraints

Allowable	Not Allowable
ETFs	Funds that cost more than 0.9%
Indexed mutual funds	Using margin
Individual stocks <ul style="list-style-type: none"><li>• No more than 9.9% of the entire portfolio</li><li>• No individual holding exceeding 5% of entire portfolio</li></ul>	Leveraged ETFs
Commodities	Private real estate
Collectibles	Futures
Art	Hedge funds
Venture capital	Private loans
Private equity	

**V. FRAMEWORK FOR SELECTING INVESTMENTS**

Because new investments continually come to market and old investments regularly become popular, below is a framework for how I will select investments for my portfolio.

- Fees: only choose funds in the bottom quartile of expenses
- Investment style: index for at least 90% of the portfolio and active management can be up to 10%
- Taxes: only choose funds with historical capital gain distributions below 3%
- Access: no funds with lock ups, gates, or liquidation costs
- Complexity: funds must be transparent - no black box

**VI. MONITORING INVESTMENTS**

I will review my portfolio on \_\_\_\_\_ dates. I will rebalance on those dates if any position is 20% above or below its target position.

I will look at capital gain distributions on \_\_\_\_\_ of each year to see if a fund should be sold prior to the distribution.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_