

Suggested Asset Allocation Worksheet for Long-Term Investments

Use the following scoring system to estimate an appropriate target asset allocation for your **long-term** investments. This is intended for investments that will span decades and be predominately used for retirement. "You" and "your" applies to individuals or couples.

This worksheet is provided for educational and informational purposes and is not intended to replace advice from a Registered Investment Adviser.

STEP 1: Calculate Points

Enter 1 point for each decade of earning you'll have before you retire (Enter 0 if retired): A. ____

Enter 1 point if pensions and or Social Security will cover your minimum necessary retirement expenses: B. ____

Enter 1 point if you have less than 10 times your annual income in retirement savings: C. ____

Enter 1 point if your retirement goals (i.e. retirement age, spending amounts) are flexible: D. ____

Enter 1 point if you have been continuously investing, without fail, through the ups and downs of the markets for the last 6 years: E. ____

Enter 1 point if you could eventually recover from losing half of your investments today: F. ____

Total Points (add lines A through F): ____

STEP 2: Find Your Suggested Allocation

<u>Total Points</u>	<u>Allocation</u>	<u>% Stock</u>	<u>% Bonds</u>
1 or less	Conservative	20%	80%
2 or 3	Conservative Growth	40%	60%
4 to 7	Moderate Growth	60%	40%
8 or more	Aggressive Growth	80%	20%