

## INVESTMENT PLAN

Date \_\_\_\_\_

## Heads of Household

Name \_\_\_\_\_ Age \_\_\_\_\_      Name \_\_\_\_\_ Age \_\_\_\_\_

## Minor Children

Name \_\_\_\_\_ Age \_\_\_\_\_      Name \_\_\_\_\_ Age \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_      Name \_\_\_\_\_ Age \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_      Name \_\_\_\_\_ Age \_\_\_\_\_

## Annual Household Income

Source	Amount
_____	\$ _____

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

# Current Investment Account Balances

Retirement Account(s)	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total Retirement</b>	\$ _____

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College Account(s)	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total College</b>	\$ _____

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Other Investment Account(s)	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total Other</b>	\$ _____
<b>Total Amount Invested</b>	\$ _____

## Monthly Contributions to Investment Accounts

Write these numbers in pencil at first. A little later on this form, you'll be encouraged to run some numbers with a retirement-planning calculator (and a college funding calculator, if applicable), so you may end up adjusting these figures.

Retirement Account(s)	Balance
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total Retirement</b>	\$ _____

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College Account(s)	Balance
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total College</b>	\$ _____

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Other Investment Account(s)	Balance
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total Other</b>	\$ _____

<b>Total Amount Invested</b>	\$ _____
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## Investment Goals

Write down what year you plan to retire. If you have kids and are investing for their future college costs, write down what year(s) they will likely begin college, what type of school you'd like to help them pay for (state or private), and what percentage of the cost you'd like to be able to cover. You don't have to get specific with dollar amounts for your goals yet. A little later on this form, you'll be encouraged to do that.

**Retirement:** \_\_\_\_\_

\_\_\_\_\_

**College:** \_\_\_\_\_

\_\_\_\_\_

**Other:** \_\_\_\_\_

\_\_\_\_\_

## Optimal Asset Allocation

Use the asset allocation process at [www.smind.co/multiply](http://www.smind.co/multiply) to determine your optimal stock/bond allocations. This is for your retirement portfolio and should help guide your investment decisions.

**Stocks**        \_\_\_\_\_%

**Bonds**        \_\_\_\_\_%

**Total**        **100%**

## Run Some Numbers

After using one or more of the retirement-planning calculators recommended at [www.smind.co/multiply](http://www.smind.co/multiply) (and the recommended college-funding calculator, if applicable), fill in the blanks below and then make any needed adjustments in the Monthly Contributions section of this plan.

How much are you trying to accumulate by retirement?        \$\_\_\_\_\_ by 20\_\_\_\_ (year)

How much do you need to invest each month to hit that target? \$\_\_\_\_\_

How much are you trying to accumulate for college (child 1)        \$\_\_\_\_\_ by 20\_\_\_\_

How much do you need to invest each month to hit that target? \$\_\_\_\_\_

How much are you trying to accumulate for college (child 2)     \$\_\_\_\_\_ by 20\_\_\_\_\_  
How much do you need to invest each month to hit that target? \$\_\_\_\_\_

How much are you trying to accumulate for college (child 3)     \$\_\_\_\_\_ by 20\_\_\_\_\_  
How much do you need to invest each month to hit that target? \$\_\_\_\_\_

How much are you trying to accumulate for college (child 4)     \$\_\_\_\_\_ by 20\_\_\_\_\_  
How much do you need to invest each month to hit that target? \$\_\_\_\_\_

## Investments

Describe the overall investment approach (DIY, DIY with help, Advisor-managed, Other) and strategy you plan to use in managing your investments.

**Retirement:** \_\_\_\_\_

\_\_\_\_\_

**College:** \_\_\_\_\_

\_\_\_\_\_

**Other:** \_\_\_\_\_

\_\_\_\_\_

## Market Events

Describe how you will respond to significant changes in the stock market. (There's an example of a Market Events statement at [www.smind.co/multiply](http://www.smind.co/multiply).)

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