

Asset Allocation - Worksheet

Date _____

Client _____

Rep: _____

Circle all of the numbers to the right of the categories (age, income, net worth, risk-reward tolerance time horizon) that apply to you. Then, total the circled numbers in each column to arrive at a starting point for your asset allocation discussions.

Total Net Worth
 Non Liquid Net Worth
 Liquid Net Worth

	SAFETY OF PRINCIPAL	FIXED INCOME	EQUITY INCOME	GROWTH	AGGRESSIVE GROWTH
Age:					
20-45		5	5	5	5
46-59	5	5	5	5	
60 +	5	10	5		
Income:					
0 - \$25,000	10	5	5		
\$26,000 - \$70,000	5	5	5	5	
\$71,000 - \$150,000		5	10	5	
\$151,000 +			5	10	5
Net Worth: *					
0 - \$50,000	10	5	5		
\$51,000 - \$100,000	5	5	5	5	
\$101,000 - \$250,000		5	5	5	5
\$251,000 +			5	10	5
Risk-Reward Tolerance:					
Very Low	10	5	5		
Low	5	10	5		
Moderate		5	5	5	5
High			5	10	5
Time Horizon:					
3 - 5 yrs.	10	5	5		
5 - 10 yrs.	5	5	5	5	
10 + yrs.		5	5	5	5
TOTALS:	%	%	%	%	%

Before investing an individual should have the equivalent of 3-6 months living expenses in a money market account as a cash reserve

*Exclusive of home, furnishings and automobiles