**UL LAFAYETTE GRADUATE SCHOOL**

**MONEY MATTERS – SEPTEMBER 7, 2022**

**CREATING YOUR OWN INVESTING ROADMAP**

**Personal Characteristics**

 Age:

 Family – Spouse? Partner? Children? Parents?:

 Other:

**What are your Top 3 investing goals?**

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**When do you want to begin investing?**

¨ Immediately ¨ Within the next 3 months

¨ Within the next 12 months ¨ Within the next 3 years

**What is your investing timeframe? Select all that apply.**

*(Your investing timeframe refers to when you will sell your investments to use your cash.)*

¨ Less than 1 year ¨ 1-3 years

¨ 3-5 years ¨ 5-10 years

¨ 10-15 years ¨ Retirement

**What is your risk tolerance?**

¨ Very low. I never want to have any investment losses.

¨ Low. I can have some small, temporary losses if it leads to bigger gains.

¨ Moderate. I am okay with a mix of different risks in my portfolio.

¨ High. My goal is long-term capital gains and losses may come with that goal.

¨ Very high. Life is one big casino and I want my investments to reflect that.

**What are your tax preferences or goals?**

*(Reminder: Almost all income is taxed in the U.S., so you can only avoid taxes if you avoid income.)*

*(Another reminder: ordinary income taxes are higher than capital gains taxes for all taxpayers.*

¨ I want to avoid ordinary income taxes on my investments.

¨ I am okay with a balance of ordinary income and capital gains taxes.

¨ I am okay with ordinary income taxes if it means I have higher income.

¨ I want to defer all tax payments as long as possible.

**What income needs do you have from your investments?**

¨ I rely on my investments to provide some regular income (quarterly or annually).

¨ I want a balance of regular income and capital gains from my investments.

¨ I do not want income from my investment. My focus is long-term capital growth.

**What liquidity needs do you have from your investments?**

*(Liquidity refers to how quickly you can turn your investments into cash, without suffering large losses.)*

¨ None. Once I invest, I assume the money is untouchable.

¨ Some. I do like flexibility, so maybe 20-40% of my portfolio should be liquid.

¨ Lots. I need at least 50% of my portfolio to be liquid to give me flexibility.

**ASSET ALLOCATION**

**We know that the asset classes or categories you choose are responsible for 90% of portfolio returns, while specific security selection within classes is responsible for 10% of returns.**

**Which geographic regions do you want to invest in? Select all that apply**

¨ U.S.A. ¨ Other North America

¨ England ¨ Other Europe

¨ Asia – Large Markets ¨ Asia – Smaller Markets

¨ Africa ¨ South America

¨ Australia & New Zealand ¨ Emerging Markets

¨ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Do you want to actively manage your portfolio or do you want to be a passive investor?**

¨ I want to control everything and make every decision myself.

¨ I want to design my preferences, but I trust others to make my specific investment decisions for me (possibly including robo-advisors)

¨ I want to turn everything over to an MBA, CFP, CPA, CFA or other professional.

¨ I want a balance of active and passive involvement. I trust others, but I want to do some of the decision-making and investing myself.

**How frequently do you want to review, rebalance or restructure your investment portfolio?**

¨ I am okay reviewing my portfolio every day or every week.

¨ I think it’s most appropriate for me to review my portfolio every 1-2 months.

¨ I think it’s most appropriate for me to review my portfolio every 4-6 months.

¨ I want to review my portfolio once a year. No more, no less.

¨ I want to set it and forget it. I want a portfolio that does not need reviewing.

**Which asset classes do you want to invest in? Select all that apply?**

¨ Cash & money market funds ¨ Treasury securities

¨ Corporate bonds ¨ International bonds

¨ Index funds & ETFs ¨ Mutual funds

¨ Large cap stocks ¨ Small cap stocks

¨ Value stocks ¨ Growth stocks

¨ International stocks ¨ Real estate funds

¨ Physical real estate ¨ Shoes, cars & other collectibles
 *(other than your primary residence)*

¨ Cryptocurrency ¨ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Now, for each of the above asset categories that you selected above, indicate approximately what percentage of your investment portfolio you want to invest in each category?**

**What have we missed? Do you have any unique needs from or are there any special constraints to your investment strategies? Legal issues? Business issues? Estate planning?**

