

- **Create an Investment Policy Statement**

Investment Policy Statements are an important part of any financial plan and an effective tool successful investors use to set appropriate risk tolerance and investment return parameters.

- **Examine your Time Horizon and Risk Tolerance**

Understand Risk & Reward. The time horizon for an invested dollar should directly influence the level of risk investors are willing to tolerate.

- **Build a Balanced Portfolio**

Include Stocks, Bonds, and Alternative Investments. Balanced portfolios effectively preserve wealth in difficult markets through broad diversification.

- **Maintain a Disciplined Plan**

Avoid emotional reactions. Investor's decisions are often driven by fear and greed. Undisciplined decision-making can be avoided with sound Financial Planning and comprehensive Investment Policy Statements.

- **Rebalance Your Portfolio**

Rebalancing an investment portfolio within the target allocation parameters set by your Investment Policy Statement remains an effective tool to control risk and preserve wealth.

- **Review Your Progress Regularly**

Quarterly reviews of investment performance and annual reviews of changes to your financial circumstances are critical.