Schroder Family (B): Investment Strategy and Asset Allocation

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gill Three key asset classes

- Cost equivalent

- Parel inconcession

- Equipm





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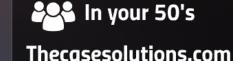
 potential gain or loss of deset value example stocks

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 ${f Q}_{f O}^{f O}$ In your 30's and 40's





Asset allocation is an investment strategy

It attempts to balance risk in a persons portfolio



How to determine Asset Allocation

- 1. Risk Vs. Return
- 2.Don't Rely on Financial Software or Planner Sheets
- 3. Determine Your Long- and Short-Term Goals
- 4.Time Is Your Best Friend
- 5.Just Do It!



Asset Allocation Strategies

Stategic Asset Allocation

a porportion combination of asset based on excepted rates of return

Constant Weighting Allocation

• to buy and hold

Dynamic Asset Allocation

 with which you constantly adjust the mix of assets as markets rise and fall, and as the economy strengthens and weakens



Factors That Affect the Asset Allocation

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Your stage in life

- Younger investors need safer, more liquid securities
- Investors not needing liquidity might consider investing in securities with high growth potential
- Investors nearing retirement may choose investments that will generate income



In your 20's

Key Concerns:	Questions to Ask:	Investment Tips:
 Paying college loans Meeting living expenses Starting an investment plan 	What are my goals? How much risk can I take with my money?	 Establish an emergency savings account Contribute maximum amount to tax-deferred retirement plan Set up mutual fund, brokerage or savings account



On your 30's and 40's

Key Concerns:	Questions to Ask:	Investment Tips:
 Buying a home Supporting family needs Saving for a vacation or kids' college education 	What are my goals? How much risk can I take with my money?	 Split savings into long- and short-term goals Think equities for long-term; more liquid options for short-term

In your 50's

Key Concerns:	Questions to Ask:	Investment Tips:
 Paying child's college costs Meeting living expenses Funding retirement plan 	What are my goals? How much risk can I take with my money? When do I plan to retire?	Save more money for long-term through: employer qualified plan mutual funds brokerage accounts CDs and bonds