

WHAT'S IN YOUR PORTFOLIO?		
Short-Term	Mid-Term	Long-Term
Time Frame: 1 to 3 years hold	Time Frame: 3 to 7 years hold	Time Frame: 7 years + hold
Consists of this type of investment:	Consists of this type of investment:	Consists of this type of investment:
Checking Saving CDs Money Market T-Bills Tax-free Bonds These positions cost the most	Mutual Funds Annuities IRA 401(k) Tax-free Bonds Real Estate REITs	401(k) Real Estate REITs Art Automobiles
Real Rate of Return is Interest Rate from any of the above minus: Taxes? Inflation? = Real Rate of Return	Real Rate of Return is 3–5% per year higher than Short-Term accounts on average.	Real Rate of Return is 5–7% per year higher than Short-Term on average.
Checking • Savings • CDs • T-Bills • Tax-Free Bonds	S&P 500 Index	Value • International • Emerging Markets • Real Estate
CONSERVATIVE	MODERATE	AGGRESSIVE
These returns are historical averages and are used for hypothetical purposes only. None of the above returns on these investments are guaranteed in any way, shape or form.		

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Type	\$ Amt.	Purpose	Type	\$ Amt.	Purpose	Type	\$ Amt.	Type
Checking	_____	_____	Mutual Funds	_____	_____	401(k)	_____	_____
Checking	_____	_____	Mutual Funds	_____	_____	401(k)	_____	_____
Saving	_____	_____	Mutual Funds	_____	_____	Real Estate	_____	_____
Saving	_____	_____	Annuities	_____	_____	Real Estate	_____	_____
CDs	_____	_____	Annuities	_____	_____	REITs	_____	_____
CDs	_____	_____	IRA	_____	_____	REITs	_____	_____
Money Market	_____	_____	IRA	_____	_____	Value	_____	_____
Money Market	_____	_____	401(k)	_____	_____	International	_____	_____
T-Bills	_____	_____	401(k)	_____	_____	Emerging Mkt.	_____	_____
T-Bills	_____	_____	Tax-free Bonds	_____	_____	Art	_____	_____
Tax-free Bonds	_____	_____	Tax-free Bonds	_____	_____	Art	_____	_____
Tax-free Bonds	_____	_____	Real Estate	_____	_____	Automobiles	_____	_____
Other	_____	_____	Real Estate	_____	_____	Automobiles	_____	_____
Other	_____	_____	REITs	_____	_____	Other	_____	_____
Other	_____	_____	REITS	_____	_____	Other	_____	_____
Other	_____	_____	Other	_____	_____	Other	_____	_____
TOTAL: \$ _____ % of portfolio _____			TOTAL: \$ _____ % of portfolio _____			TOTAL: \$ _____ % of portfolio _____		
CONSERVATIVE			MODERATE			AGGRESSIVE		