

# Investment Portfolio Evaluation

Date: [Insert Date]

Dear [Client's Name],

We hope this letter finds you well. As part of our commitment to your financial security, we have conducted a comprehensive evaluation of your investment portfolio with a focus on your retirement planning goals.

## Current Portfolio Overview

Your current investment portfolio consists of the following:

- Equities: [Percentage/Amount]
- Fixed Income: [Percentage/Amount]
- Real Estate: [Percentage/Amount]
- Cash/Cash Equivalents: [Percentage/Amount]

## Risk Assessment

Based on your risk tolerance of [Insert Risk Tolerance Level], we believe your asset allocation is [under/over/appropriate] for your retirement timeline.

## Performance Summary

Your portfolio has achieved an average annual return of [Insert Return Percentage] over the last [Insert Time Frame]. While this performance is [stable, above, below] our expectations, it is crucial to [make adjustments/maintain the current strategy].

## Recommendations

To better align your portfolio with your retirement objectives, we suggest the following adjustments:

- [Recommendation 1]
- [Recommendation 2]
- [Recommendation 3]

## Next Steps

Please review the above information, and we would be happy to schedule a meeting to discuss your portfolio in detail and address any questions you may have.

Thank you for trusting us with your investment planning. We look forward to helping you achieve your retirement goals.

Best regards,

[Your Name]

[Your Title]

[Your Company Name]

[Your Contact Information]