

Investment Policy Statement

Date: [Insert Date]

To: [Insert Client's Name]

From: [Insert Your Name or Firm's Name]

1. Introduction

This Investment Policy Statement (IPS) outlines the investment strategy for [Client's Name] and provides guidelines for maintaining a diversified portfolio tailored to meet their financial goals.

2. Investment Objectives

The primary investment objectives are:

- Capital appreciation
- Income generation
- Risk management

3. Investment Philosophy

We believe in a diversified investment approach that balances potential returns with acceptable levels of risk through various asset classes including equities, fixed income, and alternative investments.

4. Asset Allocation

The target asset allocation will be as follows:

- Equities: 60%
- Fixed Income: 30%
- Alternatives: 10%

5. Investment Guidelines

Investments will be selected based on their alignment with the overall investment strategy, taking into account:

- Liquidity requirements
- Investment time horizon
- Tax considerations

6. Monitoring and Review

Investment performance shall be reviewed quarterly, with a full reassessment of the IPS conducted annually.

7. Signatures

By signing below, both parties agree to the terms outlined in this Investment Policy Statement.

[Your Name or Firm's Name]

[Client's Name]