

Investment Policy Statement

Date: [Insert Date]

Prepared for: [Client Name]

Prepared by: [Your Firm's Name]

1. Introduction

This Investment Policy Statement (IPS) outlines the investment strategy, objectives, and guidelines for managing the assets of [Client Name], a high-net-worth individual.

2. Objectives

The primary investment objectives of [Client Name] are as follows:

- Capital Growth
- Income Generation
- Preservation of Capital

3. Investment Time Horizon

The expected investment time horizon is [insert years], allowing for a long-term growth strategy.

4. Risk Tolerance

[Client Name] has an overall risk tolerance classified as [Conservative/Moderate/Aggressive], which indicates the ability and willingness to incur fluctuations in the value of the investment portfolio.

5. Asset Allocation Strategy

The target asset allocation for the portfolio is as follows:

- Equities: [Percentage]
- Bonds: [Percentage]
- Alternative Investments: [Percentage]
- Cash: [Percentage]

6. Investment Selection Criteria

The following criteria will be used in selecting investments:

- Liquidity
- Performance history
- Management quality
- Cost structure

7. Monitoring and Review

The portfolio will be reviewed on a [quarterly/annual] basis to ensure alignment with the investment objectives and market conditions.

8. Conclusion

This IPS is a living document and will be revised as necessary based on changes in market conditions, client circumstances, or objectives.

Signature: _____

[Your Name]

[Your Title]

[Your Firm's Name]