

# Investment Policy Statement

Date: [Insert Date]

To: [Client's Name]

Address: [Client's Address]

## Introduction

This Investment Policy Statement (IPS) outlines the investment goals and strategies for the retirement accounts held by [Client's Name].

## Investment Objectives

- Primary Goal: [e.g., Growth, Income]
- Time Horizon: [e.g., 10 years]
- Risk Tolerance: [e.g., Moderate, Aggressive]

## Investment Strategy

The investment strategy will include a diversified portfolio consisting of the following asset classes:

- Equities: [Percentage]
- Fixed Income: [Percentage]
- Alternative Investments: [Percentage]

## Rebalancing Guidelines

Portfolios will be reviewed and rebalanced on a [e.g., quarterly, annually] basis to maintain the target asset allocation.

## Monitoring and Review

The performance of the portfolio will be monitored regularly and reviewed annually to ensure alignment with investment goals.

## Conclusion

This IPS is intended to serve as a guide for making future investment decisions and should be revisited periodically to confirm alignment with changing objectives.

Best Regards,

[Your Name]

[Your Title]

[Your Company]

[Contact Information]