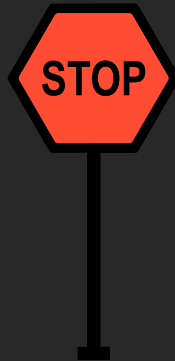




MY DIY
INVESTMENT
GUIDE

A guide for all-weather investing



GENERAL ADVICE

WARNING

This investment guide should not be considered as a replacement for licensed personalised financial advice from a financial planner. This document is a template only, and provides prompts for your self-reflection. This document was designed by The Rask Group Pty Ltd as an educational resource only. Any information you input into this document is strictly your own information and should be kept private. The Rask Group does not provide personalised financial or investment advice. Therefore, The Rask Group disclaims any and all liability associated with using this document, and your answers to the self-reflection prompts. As a result, we cannot be held responsible for any capital loss or other liability associated with the information included in this document. We strongly encourage you and all of investors to receive licensed and trusted personal financial advice before you invest.

Again, consider keeping this document in a secure & private place because the information you insert could contain sensitive, private or confidential information.

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Things to remember

01

STORE THIS DOCUMENT IN A SAFE PLACE

Chances are, you're going to put stuff in this document that's sensitive to your finances. So keep it safe. Print it off and pop it in a safe or make it password protected. Note: it's a good idea to make sure some people (e.g. your partner or an executor) can still find it at a later time, if they need to refer to it.

02

FILL IT IN WITH YOUR PARTNER

If you've got a significant other, sit down and fill it in together. If you're both on board you'll have an even better chance of staying accountable to the plan when you need it the most.

03

YOU MAY NOT HAVE ALL THE ANSWERS

If you don't have all the answers to the questions, no worries! Take your time to figure out what works for you and do some research.

Hint: download two copies of the PDF – keep one as a 'blank' in case things change.

04

CUSTOMISE

Like to fiddle with numbers? Create a spreadsheet to track your goals! Want to plan for your kids as well? Create your own section using the notes section at the end of this document.

05

KEEP IT SIMPLE

There are no bonus points for originality.

06

GET EXPERT HELP IF YOU NEED IT

If you get confused or think 'this is all too hard', getting expert help from a professional is probably a good idea. Consider using the MoneySmart website to find a financial adviser near you.

MY PORTFOLIO TODAY

	Stocks	Growth ETFs	LICs & REITs
Market value (\$):	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Hybrid & credit	Bonds	REITs
Market value (\$):	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Property		
Market value (\$):	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Debt & liabilities	Total net assets	
	<input type="text"/>	<input type="text"/>	

ADMIN

My ASX broker	<input type="text"/>	Accountant	<input type="text"/>
Other brokers	<input type="text"/>	Adviser	<input type="text"/>
Tax software	<input type="text"/>		<input type="text"/>

 Notes on my current assets:

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TOTAL HOUSEHOLD INCOME: \$ _____
INSERT YOUR ANSWER

EVERY MONTH I'LL INVEST: \$ _____

THE NUMBER OF YEARS I'LL BE INVESTING: (YEARS) _____

MY YEARLY RETURN EXPECTATIONS: % _____

THE WORST RETURN I CAN STOMACH IS...

<i>in 3 months</i>	<i>In 12 months</i>	<i>3 years</i>
_____ %	_____ %	_____ %

! *My investment strategy:*

MY LONG-TERM INVESTMENT STRATEGY IS AS FOLLOWS:

e.g. mention desired returns, stocks v property, ESG, etc.

I'LL INVEST IN THESE TYPES OF THINGS...

e.g. small-cap shares, blue chips, a property, crypto, REITs, LICs...

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THE BENCHMARK I'LL USE TO TRACK MY PERFORMANCE IS:

e.g. ASX 200 total return, 6% per year, etc.

Financial goals

MY LONG-TERM FINANCIAL GOAL IS...

e.g. retirement, private investor, \$1 million portfolio, etc.

HOW LONG WILL IT TAKE ME TO ACHIEVE MY GOAL?

WHAT ARE THE KEY RISKS THAT WILL GET IN MY WAY?

What will you do to counter them?



Investment philosophy

I INVEST FOR MY FUTURE BECAUSE I BELIEVE...

MY DEFINITION OF INVESTMENT RISK IS...

TO ME, A 'CORE' INVESTMENT IS DIFFERENT TO A SATELLITE INVESTMENT BECAUSE ...

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 *Investment philosophy continued...*

MY PHILOSOPHY ON DIVERSIFICATION IS...

I PLAN TO MANAGE TAXES EFFECTIVELY BY...

I WOULD NEVER PAY MORE THAN __% IN INVESTMENT FEES BECAUSE...

HOW OFTEN WILL I CHECK MY PORTFOLIO?

Tip: set a calendar reminder!

HOW WILL I DETERMINE HOW MY INVESTMENTS ARE DOING?

WHAT'S IMPORTANT TO YOU?



My ESG investing criteria

By ticking the boxes in the table below, I will be bound by these rules and commit to understanding the ESG considerations of any investment I make or currently hold.

Tip: take the Rask ESG investing course!

NEGATIVE SCREEN <i>(companies to avoid)</i>	POSITIVE SCREEN <i>(companies to own)</i>	THINGS TO CONSIDER <i>(through my research)</i>
<input type="checkbox"/> Animal cruelty <input type="checkbox"/> Child labour <input type="checkbox"/> Excessive consumerism <input type="checkbox"/> Old growth & native forest logging <input type="checkbox"/> Fossil fuels <input type="checkbox"/> Carbon intensive industries <input type="checkbox"/> Genetic modification <input type="checkbox"/> Weapons & armaments <input type="checkbox"/> Land degradation <input type="checkbox"/> Third world exploitation <input type="checkbox"/> Gambling <input type="checkbox"/> Tobacco <input type="checkbox"/> Uranium <input type="checkbox"/> Mining <input type="checkbox"/> Alcohol production	<input type="checkbox"/> Clean tech & innovation <input type="checkbox"/> Community finance <input type="checkbox"/> Energy storage <input type="checkbox"/> Recycling <input type="checkbox"/> Fair trade <input type="checkbox"/> Community development <input type="checkbox"/> Organics & clean produce <input type="checkbox"/> Water management <input type="checkbox"/> Plantation & forestry <input type="checkbox"/> Renewable energy <input type="checkbox"/> Healthcare <input type="checkbox"/> Sustainable design <input type="checkbox"/> Waste disposal & management	Land rights violations Corporate governance Employee relations & culture Labour practices Equal opportunity Community relations Integrity of products and services Carbon emissions Human rights abuse Gender diversity Stance on indigenous rights Management incentives Supply chain Potential environmental impact

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Investment Criteria

MY INVESTMENT CRITERIA FOR PICKING STOCKS:

MY INVESTMENT CRITERIA FOR PICKING MANAGED FUNDS:

MY INVESTMENT CRITERIA FOR PICKING ETFs:

MY INVESTMENT CRITERIA WHEN INVESTING IN PROPERTY:

MY INVESTMENT CRITERIA FOR INVESTING IN MORE DEFENSIVE ASSETS (E.G. BONDS, REITS, ETC.):

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! Investment Management

THE TARGET BALANCE FOR MY PORTFOLIO IS:

We're talking overall here (e.g. "70% growth/risky, 20% defensive, 10% gold/cash/tactical")

I WILL REBALANCE WHEN MY PORTFOLIO IS __% OUT OF BALANCE

Explain how...

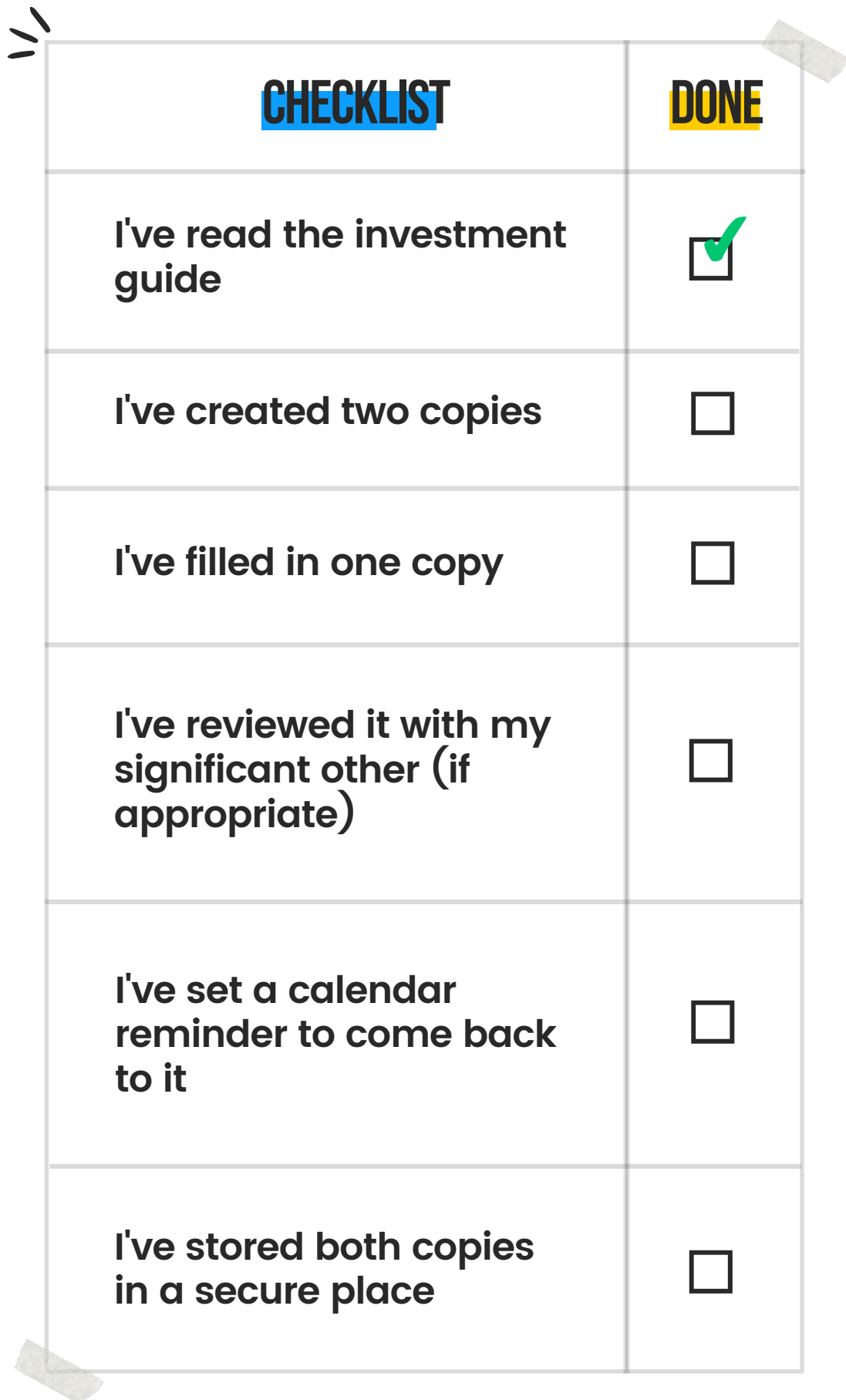
WHAT'S MY MAXIMUM ALLOWABLE EXPOSURE TO ONE INVESTMENT?

E.g. at what percentage of your portfolio would you not be able to sleep comfortably? aka the sleep at night number

WHAT'S MY MAXIMUM NUMBER OF INVESTMENT POSITIONS?

WHEN STOCKS FALL 20% OR MORE, I WILL...

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CHECKLIST	DONE
I've read the investment guide	<input checked="" type="checkbox"/>
I've created two copies	<input type="checkbox"/>
I've filled in one copy	<input type="checkbox"/>
I've reviewed it with my significant other (if appropriate)	<input type="checkbox"/>
I've set a calendar reminder to come back to it	<input type="checkbox"/>
I've stored both copies in a secure place	<input type="checkbox"/>

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My extra notes go here

A large, empty rectangular box with a thin black border, intended for the user to write their extra notes. A small grey tab is visible at the bottom-left corner of the box.

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