



Is your portfolio fit for 2010 and beyond?

Please answer the portfolio fitness issues as “Yes=Y”, “No=N” or “Don’t Know=DK”.
Then tally up your “Yes” replies.

Portfolio Fitness Issues	Self - Replies	Spouse - Replies
1. Do you have a written investment plan?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
2. Are you happy with the direction of your plan?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
3. Have your retirement projections been updated?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
4. Do you save enough to achieve your goals?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
5. Are you aware of all your investment risks?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
6. Do you know your investor profile?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
7. Are you investing within a comfortable asset mix?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
8. Do you understand all your investments?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
9. Are your investments well diversified?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
10. Are your current investments suitable for you?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
11. Do you own fewer than 12 investments?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
12. Do you receive impartial investment advice?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
13. Would you buy the same investments today?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
14. Do you favour investment quality over yield?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
15. Are you patient with your investing results?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
16. Do you regularly tweak your portfolio mix?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
17. Can you sell your losers at today’s prices?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
18. Does your portfolio let you sleep at night?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
19. Do you pay the least tax with your portfolio?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
20. Do you know how your advising firm is paid?	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>	Y: <input type="checkbox"/> N: <input type="checkbox"/> DK: <input type="checkbox"/>
	#Yes: _____	#Yes: _____

The aim is for 15 or more "Yes" replies. Now to interpret your portfolio fitness results:

Number of “Yes” Replies	Your Portfolio Implications
18 to 20	Superb portfolio fitness
15 to 17	Seek some tweaks
12 to 14	Some foundations need repairs
09 to 11	Serious problems ahead
00 to 08	Scrap your plan, get a new one

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