

Portfolio Management



What is it?



- A portfolio is a collection of all the different investments one has done for example stocks, bonds, mutual funds, and maybe some real estate.
- Portfolio management is making smart decisions about what to include in your collection and how much of each thing to have
- Portfolio managers spread their investments across different types of assets to reduce the risk of losing everything if one investment doesn't do well.

Types of portfolios

Hybrid

Diversifies across asset classes. Requires taking position in stocks as well as bonds, commodities, real estate, and even art

Aggressive, equities focused

Looks for greatest risk in search of great return. Seeks out companies in early stages of growth with unique value proposition

Defensive Equities focused

Tend to focus on consumer staples. Defensive stocks do well in bad times as well as in good times.

Income Focused Equities

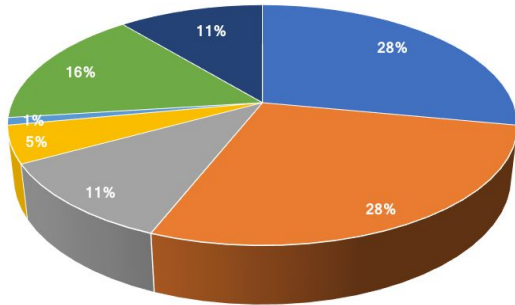
Makes money from dividend paying stocks or other types of distributions to stakeholders. Should generate positive cash flow.

Speculative Equities focused

Best for investors that have a high level of tolerance for risk. Speculative plays could include IPOs or stocks that are rumored to be takeover targets.

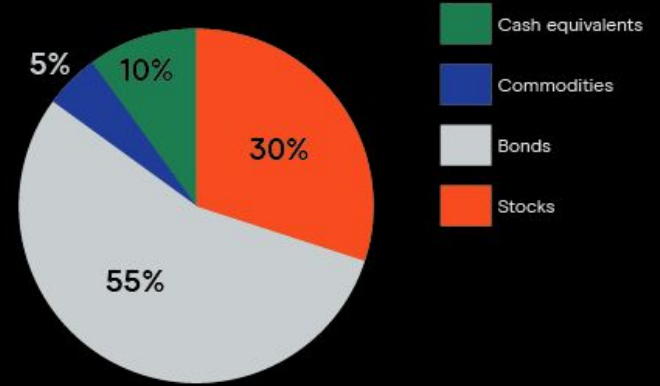
Images

My Portfolio Allocation

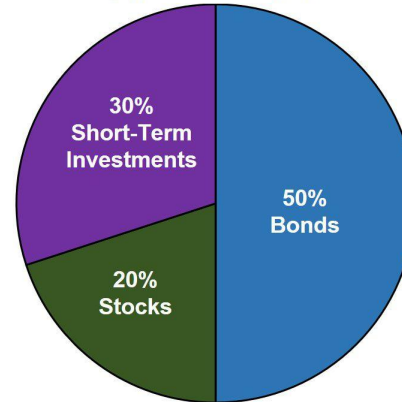


- Stock Index Funds 28%
- Individual Stocks 28%
- Stock Options & Covered Securities 11%
- Bond Funds 5%
- Treasury Bonds 1%
- Residential Real-Estate 16%
- Cash 11%

Asset allocation – Conservative portfolio



Asset Allocation for a Conservative Portfolio
(hypothetical example)



Tips

- Evaluate how much risk you are willing to take with your investments.
- Consider factors such as your investment horizon, financial stability, and comfort level with market fluctuations.



- Stay informed about market trends, economic indicators, and geopolitical events that may impact your investments.
- Periodically rebalance your portfolio to maintain your target asset allocation.
- Rebalancing involves buying or selling assets to bring your portfolio back in line with your desired mix.
- Regularly review your investment strategy and portfolio performance
- Be flexible and willing to adjust your strategy based on changing market conditions

Portfolio Tracking Websites

Quicken

Designed for beginners. Highly customizable reports and easy importing of historical and current financial data

ShareSight

Suitable for domestic and global investors. Offers benchmarking to compare your portfolio with specific market norms.

Empower

Scenario based retirement planning is useful for both young and older investors

MINT

Basic and most appropriate for those with simpler investment portfolios. Great for saving and budgeting

SIGFIG

Robo-advisory investment management services. Provides specific recommendations to align your portfolio with your financial goals.

KUBERA

Comprehensive tracker for all types of available assets. Can track cryptocurrency wallet.