

Investment Policy Statement

Investment Policy Statement For

Presented By

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Purpose of an Investment Policy Statement

The purpose of the Investment Policy Statement (IPS) is to ensure we have a foundational investment strategy in place as well as ensure we are always on the same page when it comes to your long-term goals and objectives (listed below). The IPS will:

- Translate your financial planning goals into relevant investment objectives.
- Provide a frame of reference that will focus our efforts on your long-term goals. The IPS is particularly valuable during periods of increased market volatility when there may be a temptation to react to short-term factors and emotions.
- Ensure that your goals and objectives dictate how we invest rather than emotions (i.e. making drastic decisions), short-term market volatility, the media, etc. Your goals and objectives stated within serve as the foundation of how the accounts below are invested.
 - If your goals and objectives have not changed, then there should rarely be a reason for your investments to change other than time horizon and regular rebalancing.
- Encourage effective communications between you and NextGen Wealth.
- Establish our duties as a fiduciary to your investments.
- Ensure we are looking at investment performance from a long-term investment perspective of greater than 5 years. We suggest that any portfolio with less than a five-year time horizon should be comprised predominantly of cash and shorter-term fixed income securities.

Accounts Subject to the Investment Policy Statement

Account Name	Notes

Goals & Objectives

- Input goals
- Based on the information you provided on **XX/XX/XXX**, your investment time horizon is **XX** years or more.
- To reduce complexity and promote simplicity.
- Based on your discussion with NextGen Wealth and your responses to your risk assessment, risk tolerance for this portfolio has been categorized as "Very Aggressive". Your portfolio value would have to decline by more than 45 percent in a continuous time period before you would lose confidence in your investment strategy and you would consider altering your portfolio asset mix.

Income Objectives

- For the purpose of making distributions, NextGen Wealth will execute total-return based spending, meaning distributions will be executed from net investment income, net realized capital gains and proceeds from the sale of investments.
- Provide enough income, along with other income sources, to maintain current lifestyle in retirement



Constraints

- Input any constraints

Investment Allocation

Your recommended investment strategy considers this portfolio as a whole, without analyzing individual holdings in isolation. It specifies an asset allocation—or the appropriate mix and percentage of asset classes for your portfolio—that balances your income and liquidity requirements, investment time horizon and risk tolerance.

Asset Type	Asset Class	Symbol	Weight

Preferred Asset Location Strategy

Asset Type	Asset Class	Account
Cash	Money Market fund	Any
Fixed Income	US Fixed Income	Any
Equity	US Large Cap Core Market	Taxable
Equity	US Large Cap Value	Taxable
Equity	US Small Company	Taxable
Equity	International Value	Taxable
Equity	International Small Company	IRA/Roth
Equity	Emerging Markets Value	IRA/Roth
Equity	Real Estate	IRA/Roth IRA
Fixed Income	Global Fixed Income	Any

- Tax Efficient/High Growth investments should be held in taxable accounts
- Tax Efficient/Low Growth investments can be held in taxable or tax-deferred accounts
- Tax Inefficient/Low Growth investments can be held in taxable or tax-deferred accounts but leaning to tax-deferred
- Tax Inefficient/High Growth investments should be held in tax-deferred accounts

Rebalancing of Accounts

From time to time, market conditions may cause certain asset classes in this portfolio to vary from the target weightings. The portfolio will be monitored and rebalanced either systematically based on variance from the target allocation or at the direction of you or NextGen Wealth to help ensure that the asset mix remains consistent with the guidelines established by this Investment Policy Statement.



When necessary and/or available, cash inflows/outflows will be deployed in a manner consistent with the asset allocation listed above as well as allocation ranges.

Market Correction/Bear Market Strategy

When we experience increased market volatility or a prolonged market downturn, we will review the IPS to ensure your goals are still aligned with your investment portfolio. The IPS will serve as your guidepost to ensure that potential decisions based on emotions during prolonged market downturns do not affect your long-term goals.

Investment Policy Statement Review

The IPS will be reviewed at least annually to determine whether the stated investment goals are still relevant. It is not expected that the IPS will change frequently. In particular, short-term changes in the financial markets should not require adjustments to the IPS.

Investment Advisory Fee Schedule

Total Assets Under Management	Annual Investment Management Fee
\$0 - \$1,000,000	1.00%
\$1,000,001 - \$2,500,000	.80%
\$2,500,001 - \$5,000,000	.70%
\$5,000,000 +	.50%

Signature _____

Signature _____

Date _____

Date _____

Client Name _____

Client Name _____

Advisor Signature _____

Date _____