

MODULE 6, LESSON 1.2 WORKSHEET

Your 6-Step Annual Portfolio Review System

Investing Essentials for Beginners

Key Concepts at a Glance

- **Portfolio Review:** A structured check-in to keep your investments aligned with your goals.
- **Asset Allocation:** The percentage split between different investments like equities and bonds.
- **Contributions:** The money you regularly invest into your portfolio.
- **Core Idea:** A simple, consistent annual review helps you stay on track without reacting to market noise.

A Simple Example

You've been investing monthly into your ISA for a year.

*Markets have moved. Your portfolio has grown. Your allocation may have shifted.
Instead of reacting emotionally or doing nothing at all, you spend 20 minutes reviewing:
your goals, your allocation, your contributions
You make small, deliberate adjustments and continue investing.*

That's how disciplined investors operate.

The 6-Step Annual Review System

- 1. Revisit Your Goals:** Has anything in your life changed that affects your timeline or risk level?
- 2. Check Your Asset Allocation:** Has your portfolio drifted away from your original plan?
- 3. Review Your Contributions:** Are you investing consistently? Could you increase your monthly amount?
- 4. Review Fees:** Are you paying more than necessary for your platform or funds?
- 5. Confirm Diversification:** Are you spread across countries, sectors, and companies as intended?
- 6. Ignore Market Noise:** Avoid changing your strategy based on headlines, predictions, or short-term movements.

Take a Moment to Reflect

- Have any of my personal goals or timelines changed in the past year?

- Is my current portfolio still aligned with my intended asset allocation?

- Am I contributing regularly, and could I increase my investment amount?

- Have I checked the fees I'm paying on my platform and funds?

- Am I confident that my portfolio is properly diversified?

Key Takeaway

A good portfolio review should feel simple and uneventful.
Consistency, not constant action, is what builds long-term wealth.

What Comes Next?

In the next lesson, we'll explore investor psychology and why emotions often lead to poor decisions – and how to stay disciplined when markets become uncertain.

This worksheet is for educational purposes only and does not constitute financial advice.

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