

I1 | My investment decision

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My name / plan date / version

Write here: name, date and the scope of this plan.

Purpose and practical time horizon

Write here: what the money is for, when it may be needed and how flexible that date is.

Why this money is available

Write here: initial amount, future contribution capacity, and the emergency and near-term money excluded from it.

What could force an earlier withdrawal

Write here: income, housing, health, dependents or other conditions I need to consider.

Account, holdings and risk

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Account and service

Write here: account category, cash or margin status, service needed, eligibility checked and source/date. Do not put account numbers or passwords here.

Chosen holdings and allocation

Write here: exact fund/share class or category, role, target percentage, scope and overlap checks. Targets are my decision, not a score from this form.

Loss and timing risk I can explain

Write here: what could fall in value, why I can stay invested, and the difference between willingness and financial capacity.

Questions still open

Write here: missing document, exact question, source/person to consult and next check date.

Costs and contribution

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Known costs and evidence

Write here: fixed charges, advice/platform percentage, fund expense, per-order costs, implicit estimates, upfront/exit fees, basis, frequency, source and effective date.

Unknown or included costs

Write here: each unknown fee and the affected total; any cost already included in a named parent charge or net return.

Next contribution instruction

Write here: amount, source of available cash, timing, purchase instruction and how I will verify it.

Calendar-year record

Write here: contributions already made and remaining eligibility questions. Do not confuse a 120-period model with a tax-year total.

First-order review

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Before submission

Write here: correct account, instrument/share class, buy/sell action, amount, pricing method, commission, spread estimate and available funds.

Order status and confirmation

Write here: planned/submitted/open/filled/partially filled/canceled/rejected, time, executed price and shares, total and fees. Do not assume an open order filled.

Settlement and repeat instruction

Write here: actual confirmation date, settlement date, future transfer and purchase instructions, and how I checked both.

If something does not match

Write here: pause/check/cancel steps, who can explain the discrepancy and how I avoided duplicate orders.

My review rules

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Calendar review

Write here: dates and the facts I will check each time.

Chosen threshold or fund policy

Write here: target and threshold in percentage points, or the all-in-one fund policy I will review without manually trading its internal mix.

Changed circumstances

Write here: specific personal changes that call for review or a pause in contributions.

A market decline

Write here: what I will check before acting, how I will distinguish a price change from a changed purpose or capacity, and where I will record the decision.

Dated decisions and next action

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Entry 1 | date, facts, decision, next check

Write here: what changed, what stayed the same, why I acted or waited, and the next review date.

Entry 2 | date, facts, decision, next check

Write here: a second complete decision record.

Entry 3 | date, facts, decision, next check

Write here: a third complete decision record.

Read my plan aloud

Write here: one paragraph explaining the purpose, account, holdings, costs, next action and review trigger. If I cannot explain one part, name the question instead of guessing.
