

*Please note: This is a transcription so there may be slight grammatical errors.*

Mandy Ritter:

Your investment portfolio might contain several types of assets, such as cash, property, stocks, and bonds. But how do you know if you have the right amount of each?

Asset allocation is an investment strategy that helps you to manage your risk by setting aside a percentage of your investment dollars across multiple different kinds of assets or what we call asset classes.

For example, you might put a portion of your savings into stocks, a portion into bonds, and keep another portion in cash. How much you put in each category depends on when you anticipate needing the money and what you are trying to accomplish with your investments. As the old saying goes, "Don't put all your eggs in one basket."

Other examples of asset classes your portfolio could include are real estate and stocks from large, small US, and international companies. And there are positives and negatives to each of these.

Maintaining the right mix of investments is a dynamic process that will continue to change over time. CAPTRUST can help you develop an asset allocation strategy that takes into consideration your financial goals and the time that you have to reach your goals by utilizing our tool called the retirement blueprint.

Failing to diversify can make you feel like you're on a roller coaster but bringing in multiple asset classes can make a difference. So go ahead and smooth out your ride by taking control of your portfolio.

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