



MOUNTAIN VIEW INVESTMENTS

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Stock Portfolio Chart Allocation Percentages Based on Age and Risk Targets

The allocation percentages for a stock portfolio based on your age and risk targets can vary widely. These general guidelines demonstrate a healthy place to begin.

Ages & Risk:

Ages 20s -30s: Place 60-80% of your money in stocks for the purpose of accomplishing long-term growth targets.

Ages 40s -50s: Place 50-70% of your money in stocks as a more conservative approach. In addition, place a healthy amount of 30-50% in bonds and cash like investments.

Ages 60s and beyond: Place your emphasis on keeping your investment account balances stable and positioned for income. Depending on your needs, create a balance ranging from 40-60% in stocks as well as 50-70% in bonds or cash.

Investing Context:

These percentages are based on age with the goal of having smaller amounts in stocks as you move into your senior years. Other considerations should also influence your final decisions as they relate to how much or little you have in investable assets, your planned spending needs, your tolerance for risk and market conditions.

Finally, the efficiency of your plan can be enhanced by the contributions of seasoned financial advisor. A seasoned professional can make all the difference on how well you start out and where you eventually end up.

Credits: Contributions to these plans were generated by AI from multiple online sources. Source for learning more.... (copy and place in your browser) Asset Allocation by Age: 20s and 30s, 40s and 50s, 60s | SoFi

Our inspiration ~ "I lift up my eyes to the hills. From where does my help come from? My help comes from the LORD, who made heaven and earth." ~ Ps. 121:1-2 ESV

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