

Portfolio Review Checklist

Give every holding a clear purpose.

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01 / YOUR GOALS

- ☐ Write the purpose, target amount and time horizon for each goal.
- ☐ Note changes in income, dependants, liquidity or tolerance for loss.

02 / YOUR HOLDINGS

- ☐ List funds, plan type, current values and dated cash flows.
- ☐ Review equity, debt and other exposures against your intended mix.
- ☐ Check overlap and concentration, not just the number of funds.

03 / YOUR REVIEW

- ☐ Use XIRR for dated contributions and withdrawals.
- ☐ Review rolling returns against relevant peers and a suitable benchmark.
- ☐ Check expense ratios, mandate, manager changes and portfolio risks.

04 / BEFORE MAKING A CHANGE

- ☐ Separate a changed investment case from short-term market noise.
- ☐ Check applicable exit loads, taxes and the reason for a proposed switch.
- ☐ Prepare questions; do not treat past returns as a promise.

Educational checklist only, not personalised investment advice. Mutual fund investments are subject to market risks. Past performance is not indicative of future returns.