

Time-Horizon Investing: Rethinking Risk Tolerance



Time Horizon Investing is an investment strategy that buckets your assets based on projected withdrawal dates. Instead of asking how many years until retirement, we help you determine your yearly spending needs in retirement, and bucket your assets based on when you're expected to need them.

Let's consider a hypothetical example where a client has \$1,000,000 in investable assets, is retiring this year, and has projected expenses of \$40,000 per year. The industry standard view of risk tolerance would tell us that retiring this year equals a conservative allocation, and you'd likely be recommended for a 55/45 portfolio (55% Equities / 45% Bonds). However, looking through the lens of **Time Horizon Investing** yields a slightly different view

[Read More.](#)



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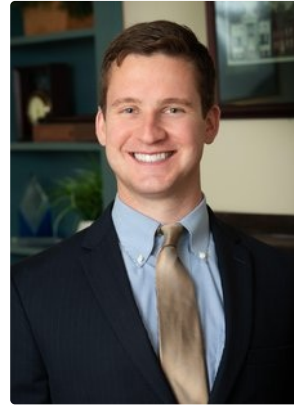


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