

Allocation Target Worksheet

TheFinSense.io | Asset Allocation Strategy

Section 1 — Investor Profile

Field	Your Value	Notes
Name / Account Label		
Date Completed		Re-review after each life event
Current Age		
Target Retirement Age		
Time Horizon (years)		Target Age minus Current Age
Portfolio Total Balance (\$)		All accounts combined
Monthly Contribution (\$)		Ongoing additions across accounts

Section 2 — Current Allocation (Record What You Actually Hold)

Vanguard → My Accounts → Portfolio Watch | Fidelity → Positions → Asset Allocation | Schwab → Portfolio Performance

Asset Class	Current % (Actual)	Target % (Written)	Drift (Actual – Target)
US Stocks			
International Stocks			
Bonds (Fixed Income)			
Cash / Money Market			
Real Estate / Other			
TOTAL	100%	100%	→ 0% if balanced

Section 3 — Rebalancing Rule

Rule Type	My Choice (circle)	Threshold Setting
Calendar (Annual)	YES / NO	Review month: _____
Threshold (Drift %)	YES / NO	Trigger when drift exceeds: ___% (default: 5%)
Trigger Event	YES / NO	Life event: _____

Section 4 — Annual Review Log

Review Date	Balance (\$)	Largest Drift (%)	Action Taken	Trigger

Gap Formula $FV = P \times (1 + r/12)^n + PMT \times [((1 + r/12)^n - 1) / (r/12)]$ Behavioral drag: Morningstar Mind the Gap 2024 (1.7% annual)
 Static allocation eliminates the drag entirely.