

If you can exercise regularly, you can feel better, control your weight and even reduce the chances of developing certain diseases. Why not extend the concept of physical fitness to other areas of your life such as your investment portfolio?

To help maintain a healthy portfolio, you can draw on the same principles that apply to keeping your body in shape.

One of the things that happens when you exercise is that your body uses more oxygen. As an investor, you may need your portfolio to get “oxygen” in the form of infusions of new investment dollars. If you stop contributing to your portfolio, you will need to rely on existing investments to grow enough to help you meet your long-term goals. That could happen, but you will likely be better off investing consistently, year after year. Making contributions over a period of decades means you don’t need to come up with large sums at any one time.

Another element important to exercise is avoiding injury,



## Is Your Portfolio Healthy?

By: John Branecki, Financial Advisor

which is why you stretch and warm-up before getting into the workout. You can also take other injury-avoidance steps, such as strengthening your core and increasing flexibility through yoga. When you invest, you can be “injured” if your portfolio takes a hit during a market downturn. This type of injury will likely be much more severe if your portfolio is over-concentrated in just one asset class, and the downturn primarily affects those exact assets. If you own many different types of assets such as

stocks, bonds, government securities, and so on, you may reduce the impact of a downturn.

While exercise is essential to maintaining good health, it isn't the only factor. You should have regular check-ups with a medical professional who can compare your history health levels. To help ensure your portfolio is healthy, you also need to chart its progress over time. Progress is not just determined by growth, but also to evaluate whether your portfolio has gotten out of balance, which can occur without your doing anything at

all. If you start out with a certain percentage of one type of investment, such as stocks, and these stocks grow to a point where they now take up a bigger share of your portfolio, you may be taking on more risk than you had intended. You should review your portfolio at least once a year to evaluate both its performance and its balance. Once you've compared where you are today with where you were a year ago, you'll be in a better position to make appropriate changes if needed.

Do what it takes to keep yourself physically fit and to ensure your investment portfolio is in good shape. Both are important to your future.

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