

# Investment Policy Statement (IPS)

## Portfolio Oversight

### 1. Statement Purpose

This Investment Policy Statement (IPS) sets forth the objectives, policies, guidelines, and oversight procedures for the management and oversight of the investment portfolio (â€œthe Portfolioâ€).

### 2. Portfolio Objectives

- Preserve capital and manage risk appropriate to the investor's objectives.
- Achieve a long-term return consistent with the investorâ€™s risk tolerance and investment time horizon.
- Ensure adequate diversification by asset class and security type.

### 3. Roles & Responsibilities

- **Oversight Committee:** Monitor compliance with IPS and evaluate portfolio performance.
- **Investment Manager:** Make investment decisions in accordance with the IPS.
- **Custodian:** Safekeep assets and provide regular reporting.

### 4. Asset Allocation Guidelines

- Equities: 50-70%
- Fixed Income: 25-45%
- Cash & Equivalents: 0-15%
- Other Assets (alternative investments): as appropriate and approved

### 5. Investment Constraints

- Liquidity needs: Maintain at least 5% of portfolio in liquid assets.
- Prohibited investments: No derivatives or leveraged products unless approved.
- ESG (Environmental, Social, Governance) considerations: As required by investorâ€™s preferences.

### 6. Monitoring & Review

- Review portfolio performance quarterly against benchmarks and objectives.
- Annual IPS review and revision as needed.
- Immediate review in case of significant market, economic, or personal changes.

## 7. Approval & Signatures

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Investor Signature

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Date

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Advisor/Manager Signature

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Date