



The 3-Bucket Portfolio Blueprint

A Step-by-Step Guide to Building a Resilient, Risk-Smart Investment Strategy

■ Step 1: Define Your Financial Goals

Goal Type	Goal Description	Target Amount	Target Date
Short-Term (0–2 yrs)	e.g., Emergency Fund, Travel, Car		
Mid-Term (3–5 yrs)	e.g., House Deposit, Business Capital		
Long-Term (5+ yrs)	e.g., Retirement, Financial Freedom		

■ Step 2: Assess Your Risk Tolerance

1. When markets drop 20%, I...

- Panic and sell
- Wait it out
- Buy more

2. My investment focus is on...

- Capital preservation
- Regular income
- Long-term growth

3. I can leave my investments untouched for...

- < 1 year
- 1–5 years
- 5+ years

Your Risk Level: [] Conservative [] Balanced [] Aggressive

■ Step 3: Determine Your Bucket Allocation

Risk Profile	Growth Bucket	Income Bucket	Safety Bucket
Conservative	25%	35%	40%
Balanced	40%	35%	25%
Aggressive	60%	25%	15%
Your Allocation	____%	____%	____%

■ Step 4: Choose Your Assets

■ Growth Bucket (Capital Appreciation)

Examples: Stocks, ETFs, Crypto, Forex

Asset Type	Specific Assets	% of Bucket

■ Income Bucket (Passive Income)

Examples: Dividend Stocks, REITs, Bonds, P2P Lending

Asset Type	Specific Assets	% of Bucket

■ Safety Bucket (Capital Preservation)

Examples: Cash, Gold, Treasury Bills, Money Market

Asset Type	Specific Assets	% of Bucket

■ Step 5: Plan for Rebalancing

How often will you review your portfolio?

Quarterly Twice a year Annually

Triggers for rebalancing:

- A bucket drifts more than ___% from its target
- Major life event or financial change

■ Final Notes & Action Plan

Start Date: _____ **Initial Investment Amount:** _____ **Next Review Date:**

My Top 3 Priorities:

1. _____
2. _____
3. _____