

A close-up photograph of a hand placing a wooden block on top of a stack of other wooden blocks. The blocks are light brown with a visible wood grain. The hand is positioned at the top left, with the thumb and index finger holding the block. The stack of blocks is in the foreground, and the background is a plain, light-colored surface.

# 4 Tips to Build a Successful Portfolio

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Walking through the financial maze of stocks, bonds and mutual funds can be quite a challenge. American Century Investments offers the following tips to give you the know-how on building a profitable portfolio.

- \* Know your goals. Consider how much money you'll need for your children's education or your retirement. Whatever your vision for the future might be, set your goals and develop a concrete plan for meeting them.

- \* Define your investment time horizon. If you're not planning on retiring anytime soon, you might want to have a portfolio that includes more long-term investments. If retirement is just around the corner, consider a more conservative approach.

- \* Determine your risk tolerance. Figure out your risk comfort level and compare that with what you can afford. In general, the longer you have to invest, the bigger risk you can take.

- \* Consult a professional. In order to avoid financial pitfalls later on, it is often wise to seek professional guidance when putting together a portfolio.

"Recent research shows that investors continue to grapple with some of the most basic investment concepts, suggesting a greater need for financial advice and guidance," said Doug Lockwood, a certified financial planner.

Combining educational tools, advice, market insight and investment products, On Plan Investing helps investors develop a personal investment strategy, whether they are new to investing, seeking guidance but still want control over their investment mix, need help positioning their portfolios with a long-term perspective or need help understanding how the markets work.

# About Rupansh Ashwani

Rupansh Ashwani is the author of 'The Sojourn' and 'Pulchritude - An Eternal Love Story'. He is also the singer/composer/lyricist of 'Proud to be a CA', 'Love can go so Far', 'Show me the way' and 'You are in my dreams.'

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