

# Portfolio Review & Optimisation Checklist

*A simple checklist to align your investments with your goals, risk, and long-term plan*

Most investors review their portfolios when markets move. Few review them with a purpose. Before you begin, ask yourself:

When was the last time I reviewed my portfolio with a clear objective?

- Recently
- A few months ago
- I don't remember

If it's not recent, this checklist is for you.

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## STEP 1: DO YOU HAVE A CORE PORTFOLIO?

Your portfolio should have a strong foundation before anything else.

Ask yourself:

- Do I have diversified funds covering large, mid, and broad market exposure?
- Are these aligned with my long-term goals (retirement, wealth creation, etc.)?
- Is the majority of my portfolio built around these funds?

If your answer is uncertain, your foundation may be incomplete.

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## STEP 2: ARE YOU INVESTING WITH A GOAL OR JUST INVESTING?

Many portfolios grow in size but not in direction.

Ask yourself:

- Can I clearly map each investment to a specific goal?
- Do I know the time horizon for each goal?
- Am I investing based on a plan or based on ideas and trends?

If your investments don't have a purpose, optimisation starts here.

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## STEP 3: CHECK YOUR RISK ALIGNMENT

Your portfolio should match not just your return expectations, but your behaviour.

Ask yourself:

- Am I comfortable during market corrections?
- Do I check my portfolio too frequently?
- Have I ever stopped or changed investments due to market movements?

If yes, your risk may be higher than your comfort.

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## **STEP 4: IDENTIFY OVER-DIVERSIFICATION**

More funds do not always mean better diversification.

Ask yourself:

- Do I hold multiple funds with similar strategies?
- Do I understand why each fund is in my portfolio?
- Am I adding funds without removing or reviewing old ones?

If your portfolio feels crowded, it may need simplification.

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## **Step 5: Are You Investing in the Right Sequence?**

This is where most investors make mistakes.

Ask yourself:

- Is my core portfolio complete before I added sectoral or thematic funds?
- Are high-risk funds a small portion of my portfolio?
- Am I using surplus capital for such allocations?

If not, your portfolio may be misaligned.

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## **STEP 6: CHECK CONSISTENCY, NOT JUST RETURNS**

Returns are visible. Behaviour is not.

Ask yourself:

- Am I consistent with my SIPs?
- Have I stopped or paused investments in the past?
- Do I react to market news or follow a plan?

Consistency is a stronger indicator than short-term returns.

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## **STEP 7: YOUR OPTIMISATION ACTION**

Based on your answers, identify one action:

- Strengthen core portfolio
- Reduce unnecessary funds
- Realign investments with goals
- Adjust risk exposure
- Restart disciplined SIPs

Optimisation is not about doing more. It is about doing the right things.

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## FINAL CHECK

A well-structured portfolio should:

- have a clear purpose
- align with your goals
- match your risk capacity
- remain stable across market cycles

If your portfolio fails on any of these, it needs attention.

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## TAKE THE NEXT STEP

If you want to review and optimise your portfolio with clarity, **MINTIT** app help you:

- assess your risk profile
- align investments with goals
- structure your portfolio in the right sequence

Because a good portfolio is not built by adding more funds, it is built by making better decisions.

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***Stop Thinking. Start SIPing.***

MINTIT app helps you stay aligned with your goals through structured, disciplined investing.

**Download the MINTIT App Today.**



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