



# Rebalancing Your Portfolio

Your portfolio of ETF's is constantly changing. One ETF performs really well, another not so well and so the shape of the portfolio is altered. It is worth taking a bit of time to check that the composition of the portfolio meets your needs. Probably worth doing about twice each year.

## **Have another think about risk**

The first thing to do is to have another think about what it is you want out of your investments and how much risk you want to take. Have another read of our [“What Sort of Investor Am I”](#) article. Choose one of those investment profiles; secure, conservative, balanced, confident or all in. Maybe it's not the same as you started with or maybe it is.

## **Compare**

When you have chosen an investment profile then compare the asset allocation of that profile with the asset allocation we show you on your dashboard. How different is it? If the asset allocation of your portfolio at present is very different from the asset allocation suggested in your chosen investment profile then it might be worth rebalancing.

## **Making the changes**

If your portfolio really is out of whack then make some changes. This might mean selling an ETF and buying an ETF of a different asset class or it might just mean making a plan to purchase an ETF with your accumulated savings that will

assist with creating the right the balance. Don't worry about being too exact. The costs of doing that (fees and transaction costs) might outweigh the benefits.

**Think about diversity**

While you are looking at your asset allocation you might want to also think about the ETF's that you are using. Diversity is generally a good thing so think about varying the ETF's that you are using for each asset class.

Here is a link to our [Financial Services Guide](#)

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