

Your Diversification Map

Finding what your financial life depends on

Diversification is the discipline of not letting one outcome decide everything. This exercise extends the idea beyond securities to income, property, geography and other sources of financial dependence.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- your largest investment exposures
- the main source of household income
- major property or business exposure
- currency or geographic concentration
- other areas where one event could affect several parts of your finances at once

After completing the exercise

- Where are you most concentrated?
- Do several holdings depend on the same economic outcome?
- Is your job exposed to the same risks as your investments?
- Does diversification reduce a meaningful risk or merely add complexity?
- Which concentration is intentional and which is accidental?

A concentration pause

Before increasing an exposure that has recently performed well, ask: Am I improving my plan, or simply becoming more dependent on one story?

My takeaway

The concentration I most want to review is _____
because _____

Your Diversification Map

Diversification Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Exposure	Approx. importance	What drives it?	What else shares this risk?	Intentional?	Possible response
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.