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Your portfolio

Is there one place where I can determine my current asset allocation? --Boyd Kitchen, Covington, La.

Several online tools can help you analyze what your mix of stocks, bonds, and cash is across all your accounts, including 401(k)s and IRAs. But the best option is [Morningstar's Instant X-Ray](#), says [Jorie Johnson, a planner in Manasquan, N.J.](#) Money agrees -- we named [Morningstar.com](#) one of the [20 best money websites](#) in our March issue because of this feature.



Since Morningstar is a fund tracker, its tool knows what each of your funds really owns. So if your stock fund keeps 7% of its assets in cash, that amount will be added to your total cash allocation. Johnson says this gives individuals "access to the same database that the professionals are using." One problem: Every time you use this feature, you'll have to re-input your info. If you want the site to keep that data on file, you'll have to pay for a premium Morningstar membership. Or you can gain free access to many, though not all, of these premium features -- including saved data -- at [Troweprice.com](#). You don't even have to be a T. Rowe client.

Knowing where you stand is important. So is knowing where you ought to stand. A simple place to start is by looking at target-date funds, professionally managed portfolios that grow more conservative over time. For instance, if you plan to work for 10 more years, look at how target funds set for a 2020 retirement are allocated. You'll find a range. Fidelity's Freedom Fund 2020 is 62% invested in stocks, but T. Rowe Price Retirement 2020 is more than 70% in equities. You probably don't want to go higher than that. And you wouldn't be giving up that much if you played it safe and stuck to a 60% equity stake. --*Carolyn Bigda*

[NEXT: Annuity strategies](#)

Last updated June 16 2010: 12:30 PM ET

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