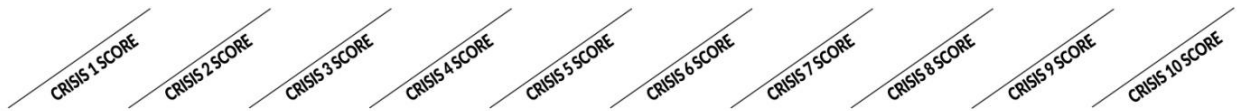


Investor affirmations

Because successful investing often necessitates going against basic human instinct, investors can be **their own worst enemy**, behaving in ways that prevent them from reaching their financial goals. Next time the stock market has got you down, remind yourself what you will and won't do as a **better-than-average investor**.



On a scale of 0 to 10, how did you fare during the last market crisis?

(0 = Total failure, 10 = Complete success)

- I HAVE stuck to the investment plan I set when things were calm, especially when I was feeling anything but calm.** I acknowledge that when my emotions are running high it's the wrong time to make rational decisions, including rethinking my investment objectives.
- I HAVE NOT tried to predict the future nor did I listen to those who claimed they could.** I acknowledge that whatever happens next is anyone's guess but that I can take comfort in knowing the value of the businesses I own.
- I HAVE listened to my financial advisor when I was panicked and thought I knew better than they do.** I acknowledge that once I've done my homework and have partnered with a skilled and principled advisor whom I trust, I may need them to be both my money planner and psychologist.
- I HAVE NOT craved certainty.** I acknowledge that although it's in my nature to seek assurances, "safe bets" in investing are either frauds or won't deliver pleasing returns.
- I HAVE avoided "noise."** I acknowledge that reading negative headlines leads to negative thoughts, which can lead to negative actions that have a negative effect on my long-term outcome as an investor.
- I HAVE NOT made investing harder than it needs to be.** I acknowledge that just because making money in the market isn't easy, doesn't mean some complex investment strategy that I don't fully grasp is the answer.
- I HAVE treated the latest investment fad as exactly that - a fad.** I acknowledge that the tried and true, as boring as it may seem, has the greatest potential to help me compared to an unproven investment approach, no matter how trendy.
- I HAVE NOT expected the stock market to only rise in value.** I acknowledge that while losses aren't enjoyable, they offer the best chance for me to achieve large future gains over the long term.
- I HAVE resisted the urge to act when no action was required.** I acknowledge that time in the market is key, not timing the market.
- I HAVE NOT looked at my investment account statements more than absolutely necessary.** I acknowledge that the more often I "check in", the more short-term focused I become to the detriment of my long-term investment performance.

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