

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

(0 = Total failure, 10 = Complete success)

We're sending you this because we know some of you are keeping yourselves up at night worrying about what the stock market will do next. Here's something to have around to keep yourself on track instead.

Do not use for drying pets – ink may bleed.

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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**.

- 1. **I WILL stick to the investment plan I set when things were calm, especially when I'm feeling anything but calm.** When my emotions are running high is the wrong time to make rational decisions, including rethinking my investment objectives.
- 2. **I WILL NOT try to predict the future or listen to those who claim they can.** Whatever happens next is anyone's guess. I can take comfort in knowing the value of the businesses I own.
- 3. **I WILL listen to my financial advisor when I'm panicked and think I know better than they do.** 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.
- 4. **I WILL NOT crave certainty.** Although it's in my nature to seek assurances, "safe bets" in investing are either frauds or won't deliver pleasing returns.
- 5. **I WILL avoid "noise."** Reading negative headlines leads to negative thoughts, which can lead to negative actions that negatively affect my long-term outcome as an investor.
- 6. **I WILL NOT make investing harder than it needs to be.** 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.
- 7. **I WILL treat the latest investment fad as exactly that - a fad.** 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.
- 8. **I WILL NOT expect the stock market to only rise in value.** While losses aren't enjoyable, they offer the best chance for me to achieve large future gains over the long term.
- 9. **I WILL resist the urge to act when no action is required.** Time in the market is key, not timing the market.
- 10. **I WILL NOT look at my investment account statements more than absolutely necessary.** The more often I "check in", the more short-term focused I become to the detriment of my long-term investment performance.

Are you a perfect 10?

Your score

___ /10

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10 = Complete success