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## **Are You an Emotional Investor? Provided By: Skip Briggs, CPA/PFS, CFP®**

Emotional investing” means making investment decisions based on emotional reactions, and not discipline and reason. These behaviors hinder your ability to make sound decisions and may cause you to make frequent changes to your investment program or abandon it altogether. For example:

- You make investment decisions based on a shortcut to information such as a rating: “This is a five-star fund, so it must be good.”
- You believe that if a company is famous, popular, or you like its product, investing in it is a good idea. “Coke is my favorite drink; therefore, it’s a good investment for me.”
- You cling to familiar experiences and investments, even when no longer appropriate: “Buying Investment A was profitable once; I’ll buy it again.”
- You follow the social consensus in choosing investments, even if irrational: “Everybody owns XYZ Funds! They must be safe.”
- You make buy and sell decisions influenced by fear and greed. You may sell winning investments too early (“I’d better take my profits!”) or hold losing investments too long (“If I wait long enough, I can make my money back”).
- You respond to financial media without reasonable basis: “So-and-So on TV said the market was overvalued! We’d better sell.”
- You assume that using many advisors or different funds or fund families in the same asset class means you are diversified: “I own four different U.S. Large-Cap mutual funds, so I must be diversified.”
- You select only U.S. investments, despite the fact that U.S. stocks represent only 48 percent of the value of all the stocks in the world.

Investing can be an emotional activity, but it doesn't have to be. Bentley Wealth Advisors, LLC, can establish a customized IMS program to help you:

- Identify the personal investor profile that reflects your unique needs and circumstances.
- Adopt a written investment policy statement—a comprehensive blueprint for your investment program.
- Determine an appropriate asset allocation. Asset allocation is the single most important determinant of portfolio returns and the basis to a disciplined investment program.
- Set regular meetings to review your portfolio's progress, discuss changes in your life situation, and explore additional wealth management issues affecting you.

With Bentley Wealth Advisors, LLC, as your coach, you have the expertise, discipline and confidence to create a lasting plan for future success. Talk with us today and begin the work towards a disciplined investment program that helps you avoid the pitfalls of emotional investing.

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