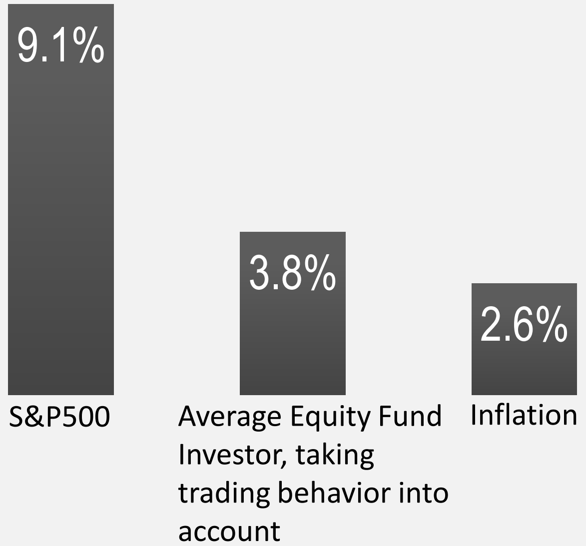
RISK-ADJUSTED DRIVEN INVESTMENT PLANNING

Average Annual Returns (1991-2000)[1]



The average investor earns much less than what the stock market returns !

"A rational investor will take on greater risk if the anticipated reward is sufficient"

Financial Serenity for you

Investment result is highly dependent on investor's behavior

Poor of …

Rationality

- *Investors abandon their investments in response to bad news. lose the value created by portfolio management.*
- *Investment decisions are driven by cognitive biases that overturn rational decision making.*

Holding Power

- *Investors who do not remain invested for sufficiently long periods lose the benefits of a long-term investment strategy.*

Asset Diversification

- *Investors make decision solely based on high Return, ignoring own Risk tolerance.*
- *Investors who try to time the market lose the advantage created by portfolio management.*

Proven method …

Investment Philosophy

- *Discover and develop Investment Philosophy = Risk tolerance + Personality*

Juggling Risk & Reward

- *Broader diversification increases Return and reduces Risk.*
- *Apply methodology of reducing Risk while increasing Return.*

Managing Misbehaving

- *Identifying specific cognitive & emotional biases which may hamper your investing decisions.*
- *Providing psychological security to smoothly sail through uncertainties caused by business cycles.*

Source: [1]Quantitative Analysis of Investor Behavior, 2011, DALBAR Inc.

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