MAPPING OUT AN EFFECTIVE INVESTING STRATEGY

When working with your financial consultant to build a successful investing strategy, it is important to understand the principles of investing, take the emotion out of your decisions and apply a disciplined, diversified investment approach.

This checklist is designed to help you remove the guesswork from investing by identifying basic finance principles you can follow. By spending a few minutes to complete the checklist now, you are laying valuable groundwork for a meeting with your financial consultant to discuss an effective investing strategy.

Traditional finance: Putting basic investment theories into practice

Buy low, sell high

- [ ] Am I investing in quality securities when prices are low to increase the likelihood that my investments will increase in value?

Pay yourself first

- [ ] Do I treat myself as my most important creditor, and have I established a regular savings schedule to build a sufficient fund?

Diversify your portfolio to help manage risk

- [ ] Is my portfolio sufficiently diversified to help manage risk during the market's ups and downs?

Keep in mind that markets tend to revert to the mean

- [ ] As I add investments to my portfolio, am I remembering that markets change constantly and economic conditions are very unlikely to stay as good or as bad as they are now?

Balance risk and reward

- [ ] Understanding that any investment comes with potential reward and inherent risk, have I adequately identified my risk tolerance level?

Behavioral finance: Thinking rationally before acting

Assess the true value of an investment before making any decisions

- [ ] Am I anchored to an irrelevant starting value of an investment, or have I worked with my financial consultant to adequately assess the security's fundamentals in order to determine its real value?

Adjust your behavior to avoid regret

- [ ] Am I investing with a short-term focus, and are my decisions driven by loss aversion, the tendency to prefer avoiding losses to acquiring gains?

Consider using a wider-focused investing frame of reference

- [ ] Do I have unusually optimistic or pessimistic expectations as a result of looking at my investments through too narrow a lens?

Continued on reverse.

Behavioral finance: Thinking rationally before acting (continued)

Beware of segregating assets

- [ ] By focusing too closely on one security, have I lost sight of the reason for including that holding in my overall portfolio, and have I negatively affected my intended allocations?

Avoid changing investing behaviors to follow the herd

- [ ] Have I chased "five-star" performance, and am I aware that "herding" can sometimes backfire, as investments do not necessarily hold their top ranking forever?

Next steps

1. Check all the boxes that apply to you.
2. Schedule a meeting with your financial consultant to review your choices and discuss a detailed plan for incorporating investing principles into your portfolio.
3. Begin mapping out a successful investing strategy.

Disciplined finance: Taking a disciplined ADR approach to investing

Allocate assets across major asset classes

- [ ] Am I using asset allocation in my portfolio to help me pursue optimal returns for the risk level I am willing to assume?

Diversify within each asset class

- [ ] Have I diversified sufficiently to take advantage of different styles and various market sectors so that strong performance in one area can offset negative results in another?

Rebalance periodically to ensure that your plan remains in sync

- [ ] Do I rebalance periodically to help ensure that my portfolio remains aligned with my risk tolerance level and desired allocations?

No investment strategy, including allocate, diversify or rebalance, can guarantee a profit or protect against a loss.

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