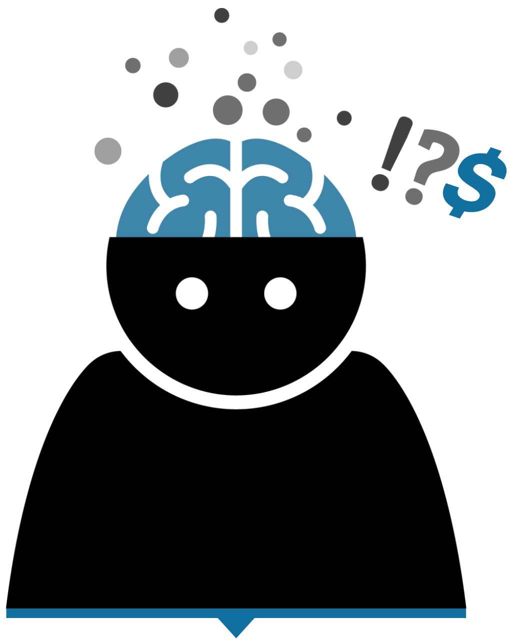
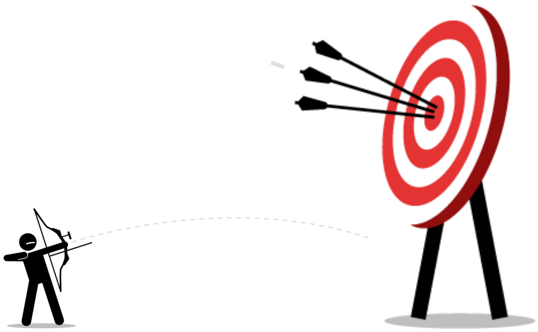
MIND *the* GAP



HOW TO HELP REMOVE YOUR MIND'S ASSET-ERODING BIASES, BUILD WEALTH FASTER, AND ESCAPE THE 'RAT RACE' — FOR GOOD.

ASSETPRO

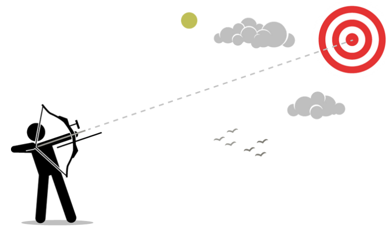
MIND *the* GAP
TL;DR



3.70%

Average individual investor performance compared to the S&P500 (1999-2018)

Source: Table 1.2



1.50%

Average improvement of portfolio returns when effective behavioral management is implemented.

Source: Putting Value On Your Value - Vanguard's Advisor Alpha

- Biases are thinking automations that influence our attitudes, and subsequent behaviors - often unconsciously.
- Financial biases are developed often times at very young ages when we are formally socialized around things like money, currency, and transactions.
- Financial biases become more amplified or muted as repeated outcomes are experienced, over time these biases become 'rooted' in our minds and become a part of our world view.
- Financial biases and our world view shape how we perceive the utilization and value of money. This ultimately guides sentiment towards or away from investment vehicles, investment philosophies, financial products, strategies, and virtually anything else with a dollar sign in front of it.
- The dangers of bias laden decision making are rooted in unknown biases, or decision-making that occurs without conscious thought. Ultimately, the erosion of asset values over time due to emotional decision making can be more closely associated with the things "you don't know, that you don't know." than the things you know that you know.
- Biases can never be completely removed, but they can be mitigated with emphasis and focus on **self-awareness, open-mindedness, and integrity.**
- This workbook is designed to help you start making positive impacts on your financial life with action oriented guidance, and data-driven insights.

UNDERSTANDING STARTS WITHIN..

If you're like most people, each day you wake up, start your routine, do what needs to be done, get home, spend a little time doing things of personal interest and eventually fall asleep so you can wake up tomorrow and do it all over again.

There are a lot of things that come up in your day, particularly with your routines, that you do effortlessly and mindlessly. The scientific term for these thought processes are called "heuristics", or mental shortcuts and muscle memory. They're shortcuts your brain creates to help aid decision making, and it's quite helpful. These shortcuts tell you instinctively if something is dangerous or not, if you should pay attention to it, if something isn't right, and more. It has helped humans get to where we are today in terms of consciousness and survival, but **can create considerable mind gaps** in our thinking processes. When your mind sees the gap, it attempts to make a leap and complete the thought with previous data. Also known as 'jumping to conclusions' this effect can be detrimental to your wealth building efforts.

Heuristics provide instinctive guidance for decision making, especially around things considered to be "survival" components of our lives, like money. Just like the coffee pot example, many decisions around financial matters can become "muscle memory". How you feel, and what you think with regards to money comes from somewhere in the past and some of those ways of thinking might not be helping you get to where you want to go. By not having awareness, we can fall victim to the cognitive bias' that spur financial behaviors known to corrode wealth building activities.

You're more powerful than you realize, for better **and** worse.

MAXIMIZING THE CONTENT

Where do you go from here?

If you're reading this, it's likely that you've done some other self-development and learning activities before. You may not immediately see the benefit, or value in pursuing a particular idea but we encourage you to try different avenues, mixes, methodologies, applications, and find a solution that works for you. This is about helping you achieve your goals faster, and in a more sustainable approach. You're going to be unwinding parts of your mind that have been dormant for decades or longer - we're excited to see what you do with it.

1

START SMALL

Start small by choosing one thing to build self-awareness around, start with the events, moments, or triggers that resonated with you most.

2

AVOID PERFECTIONISM

Give yourself permission to make self-corrections when you notice adverse and non-beneficial thoughts/behavior with a focus on improving.

3

BE HONEST

There's no test at the end, just the outcomes you personally create in your life. Successes, and failures depend entirely upon what your choices are.

4

GET EXCITED

You're embarking on a journey that many never do, and with consistency & patience you'll enjoy a life that few people ever get to.

MIND *the* GAP

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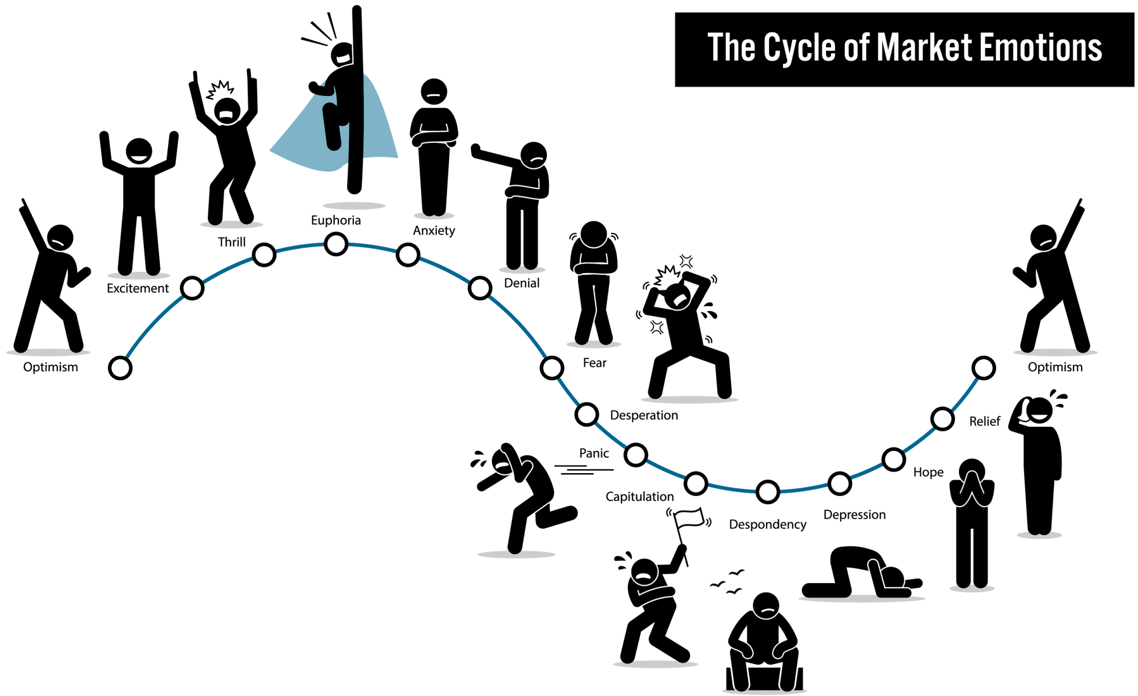
BREAKING THE CYCLE STARTS WITH YOU



Imagine you woke up tomorrow morning..

- The stock market is down 20% with no bottom in sight..
- You were supposed to retire in six months...
- Your co-worker's investments are doing just fine...
- You can't get a call back from your advisor..
- You're anxious of how this will impact your future success..
- You start weighing your options, you need to do something!
- Your financial advisor calls back at 4PM after market close, tells you this is all part of the process, the market will go back up, or to buy more.
- Frustrated, you call the trading desk hotline and move 50% of your assets to cash positions.

This is an all too common occurrence, and can be easily avoided.

MIND *the* GAP
HOW BIASES IMPACT DECISIONS

Total Bias

Everybody has biases. We make judgments about people, opportunities, government policies, and of course, the markets. When we analyze our world with our own biases, we put our observations through a number of filters manufactured by our experiences, and we're not just talking about stock screeners. We're talking about the filters we put our decisions through that sometimes make them biased. Individuals may or may not necessarily rationalize that their decisions are being made based on biases they have developed. In general, all kinds of day-to-day activities are primarily driven by behavioral patterns. These same behavioral patterns can also influence investing actions. For most people, it is impossible to be unbiased in investment decision-making. However, investors can mitigate biases by understanding and identifying them, then creating trading and investing rules that mitigate them when necessary. Broadly, investing biases fall into two main categories: **cognitive** and **emotional**.

Cognitive Bias

Cognitive biases generally involve decision making based on established concepts that may or may not be accurate. Think of a cognitive bias as a rule of thumb that may or may not be factual. We've all seen movies where a villain wears a police uniform to pass through a security checkpoint. The real police officers assume that because the person is wearing a uniform like theirs, he must be a real police officer. That's an example of a cognitive bias. What does a fake cop have to do with your investment choices? You make the same types of assumptions that may or may not necessarily be true.

Emotional Bias

Emotional biases typically occur spontaneously based on the personal feelings of an individual at the time a decision is made. They may also be deeply rooted in personal experiences that also influence decisionmaking.Emotional biases are usually ingrained in the psychology of investors and can generally be harder to overcome than cognitive biases. Emotional biases are not necessarily always errors. In some cases, an investor's emotional bias may help them to make a more protective and suitable decision for themselves.

MIND *the* GAP
COGNITIVE BIAS

- Confirmation Bias: *Have you noticed that you put more weight into the opinions of those who agree with you? Investors do this too. How often have you analyzed a stock and later researched reports that supported your thesis instead of seeking out information that may poke holes in your opinion?*

- Recency Bias: *Let's assume that the S&P has closed to the upside five years in a row. You move your money to riskier asset classes because you believe chances are high that the market will continue to rise. While it may happen, on a purely statistical basis, the past events don't connect to future events. There may be other reasons why the sixth year will produce an up market, but the fact that the market is up five consecutive years is irrelevant.* ***Sound familiar?***

- Status-Quo Bias: *Humans are creatures of habit. Resistance to change spills over to investment portfolios through the act of repeatedly coming back to the same stocks and ETFs instead of researching new ideas. Although investing in companies you understand is a sound investment strategy, having a short list of go-to products might limit your profit potential. Risk-Averse Bias: The bull market is alive and well, yet many investors have missed the rally because of the fear that it will reverse course.*

- Risk-averse bias *often causes investors to put more weight on bad news than good news. These types of investors typically overweight in safe, conservative investments and look to these investments more actively when markets are rocky. This bias can potentially cause the effects of risk to hold more weight than the possibility of reward.*

- ***Bandwagon Effect:*** *Warren Buffett became one of the most successful investors in the world by resisting the bandwagon effect. His famous advice to be greedy when others are fearful and fearful when others are greedy is a denouncement of this bias. Going back to confirmation bias, investors feel better when they are investing along with the crowd. But as Buffett has proven, an opposite mentality, after exhaustive research, may prove more profitable.*

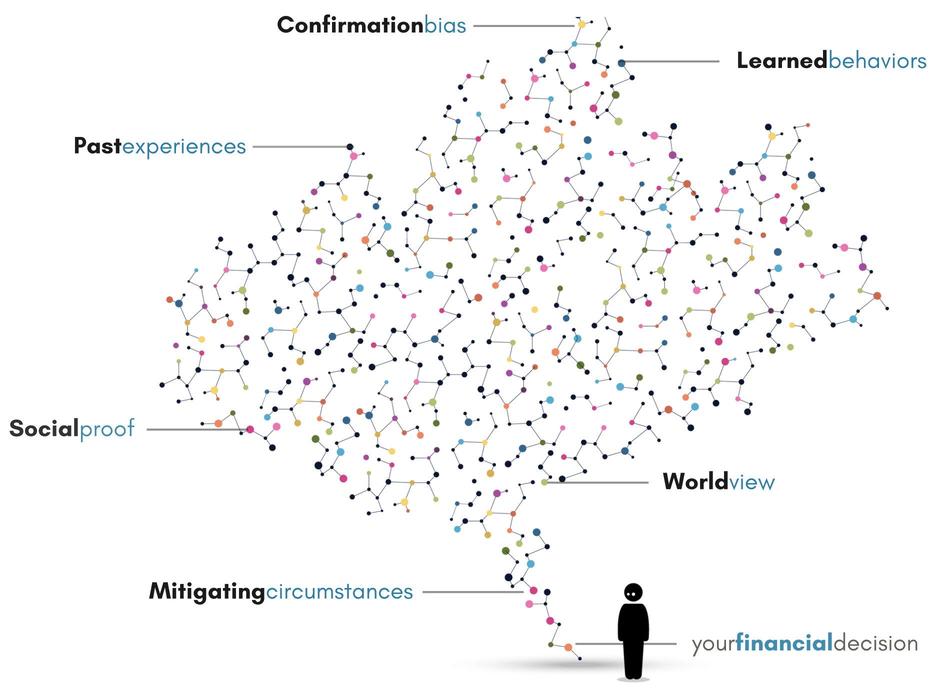
MIND *the* GAP
EMOTIONAL BIAS

- **Loss-Aversion Bias:** Do you have a stock in your portfolio that is down so much that you can't stomach the thought of selling? In reality, if you sold the stock, the money that is left could be reinvested into a higher-quality stock. But because you don't want to admit that the loss has gone from a computer screen to real money, you hold on in hopes that you will, one day, make it back to even.

- **Overconfidence Bias:** "I have an edge that you (and others) do not." A person with overconfidence bias believes that his/her skill as an investor is better than others' skills. Take, for example, the person who works in the pharmaceutical industry. He/she may believe in having the ability to trade within that sector at a higher level than other traders. The market has made fools out of the most respected traders. It can do the same to you.

- **Endowment Bias:** Similar to loss aversion bias, this is the idea that what we do own is more valuable than what we do not. Remember that losing stock? Others in its sector may show more signs of health but the investor won't sell because he/she still believes, as before, it's the best in its sector.

When faced with a decision to make, your mind will quickly cross reference all of these within fractions of one second.



MIND *the* GAP

HOW BIASES INHIBIT WEALTH BUILDING

Since 1994, DALBAR's Quantitative Analysis of Investor Behavior (QAIB) has measured the effects of investor decisions to buy, sell and switch into and out of mutual funds over short and long-term timeframes. These effects are measured from the perspective of the investor and do not represent the performance of the investments themselves. The results consistently show that the average investor earns less – in many cases, much less – than mutual fund performance reports would suggest.The goal of QAIB is to improve performance of both independent investors and financial advisors by managing behaviors that cause investors to act imprudently. QAIB offers guidance on how and where investor behaviors can be improved.

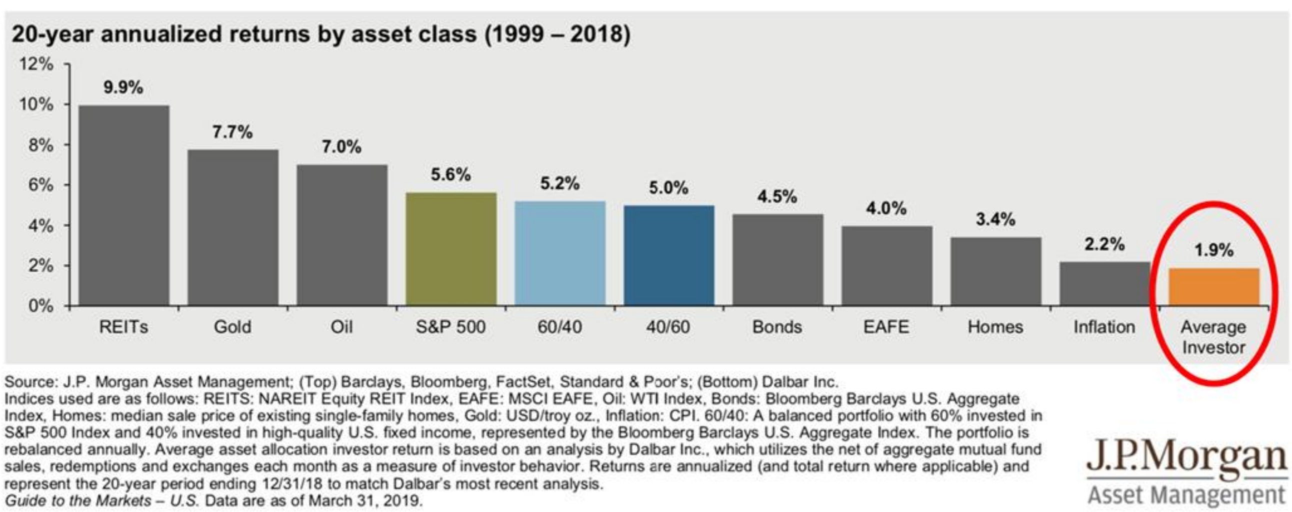


Table 1.2

The empirical data in this graphic demonstrates 'what' has occurred, but a more important consideration in this scenario - is why? While there are hundreds, if not thousands of factors attributable to human behavior when it comes to money, an easy way to understand how all humans will respond (including you and me) is to keep this qualitative formula in mind.

Protip: If you pick any 20-year rolling period of time since the inception of the QAIB, average investors have never beaten performance of the indices they intend to track.

UNDERSTANDING OUR BEHAVIORAL FRAMEWORK

Life Event + (Bias + Attitude) x Experience Frequency = **Behavioral Output**

Keeping this formula in your mind, an important aspect of this is understanding that the higher the frequency of experience occurrences, the more amplified each future reaction becomes. The further skewed from what you naturally understand to be normal, logical, or practical - the more severe your biases are activated.

We begin our first iterations of this developmental learning when we're very young. When we were small children and we got in trouble for something - it created a visceral reaction within us. As time went on, and the frequency of the occurrence increased, we learned that we didn't need to cry and shut down emotionally when these things happened. When we first started dating and building relationships, or after we jumped back on the horse after going through a divorce we enter the arena with excitement. Our own biases run the gauntlet and eventually we find out that maybe we aren't as funny as we think, or as attractive as we think, or a NICE as we think. After the first couple of times it is still easy to brush off, but if 30 dates all told you that you weren't funny, weren't attractive, or weren't quite as nice as you believe - it would impact your behavior going forward (at a minimum, some reflection would be in order - I'd hope).

Think about a child raised in a loving home where both parents were present, engaged, and nurturing. Each time this child faced a setback, their parents were there to help them understand the impacts and make the best decision to get things back on track. They've been down before, but they've been taught to always stick with things even when they are difficult.

Now think about a children raised in a single-parent home where the single-parent was as present and engaged as they could be given their workload to provide for the home. Often times, this child was required to figure things out on their own without having a formal support system, and if anything didn't work out they would have low accountability for the outcome.

MACRO EFFECTS

Millions of children grow up in these ways, and many other ways. Arguably no two ways anyone grew up, no two parents, no two support systems, no two experiences are identical. Children who grew up in the first paradigm lose their way, just as children who grew up in the second transcend their circumstances to achieve greatness. The important insight to have now is that it matters less "what" is different, and more "why". Using this level-set understanding, let's apply it to the world of personal finance.

The Macro Effects

By now we're likely soaring at a 35,000-foot level of understanding, and that's exactly where we should be. The macro effects of our live events are more far reaching than most of us would like to give it credit for, but it's likely more because we tend to disregard the conscious retention of macro-level events in favor of more specified things. It would be negligent to not discuss this however, because they all impact us and the macro-level effects of our life on our psyche is powerful. Here's an example:

Think back to a time when you were a small child, and the subject of money came up in your household, or while you were out and about. Did the conversations had around money increase or decrease your comfort, understanding, and security of your well-being? For many, it's the blip-on-the-radar event where they went to get a piece of candy at the store and their parent verbally lacerated them for making the request by saying "No, we can't afford that, put it back!", or "No that's too much money! put it back" versus "I'd love to be able to get this for you today, but it's important in our family to be good financial stewards and that means we need to set a budget for all of our trips. Why don't we discuss how we can build some candy into the budget for next time after we get home, you can even help!"

Even though neither of them got candy, or what they wanted, they had two different experiences. One child learned that they cannot afford things and are therefore, not good enough for the nicer things in life. One child learned that purchases should be planned for, and when you do a good job planning, there's always enough to ensure you can have a little of your cake and eat it too. This is one of a thousand tiny impacts that make up our world view, as time passes the memory of the pain will fade, but the thinking created by it will remain.

MICRO EFFECTS

The Micro Effects

Micro effects of our life events with respect to our formula are easier to understand. We'll explore several scenarios to lock in understanding and start to create a wider scope for your world view. In this exercise, it would help to try and find the emotional and cognitive biases that could arise from the events to predict the likely outcome.

Investor A

- Investor A grew up in a family of four in a middle-class working family. They don't remember ever feeling 'poor', but they certainly weren't rich either. Their father always used to harp on the fact that "money didn't grow on trees", and reinforced values like a hard work ethic, and doing the right thing.

- Now grown up, Investor A is interested in building their portfolio. They have limited experience and funding capital so they spend months watching price trends, consuming research, and building out their trading model. In the first 3 years they experience phenomenal gains of 20.00%+ year over year.

- One day at a local trading symposium, Investor A is introduced to a new methodology for investment timing with an up and coming tech start up. Excited to seize the opportunity, Investor A quickly sells off some of their portfolio to acquire the software, and immerses themselves in it.

- The rewards come quickly, Investor A doubles their return from the year prior.

- Unexpected financial events occur that send Investor A's portfolio into a tail spin, losing 65% of the portfolio within 60 days. Investor A unsuccessfully attempts to trade out and preserve their money, and becomes frantic attempting to contact the software company who has their phone lines jampacked.

- Investor A is unable to trade out of their portfolio, fortunately however, the market rebounds and the software assists in recouping losses to their original amount.

- Investor A ceases the use of the software program, and decides to take a break.

IMPORTANT DISTINCTIONS

Outcomes vs. Experiences

This story isn't original, unique, or too different from what we see on a daily basis in our firm. However, instead of evangelizing obvious facts - let's look at the micro effects.

Did Investor A lose money? No, they made money - and quite a bit of it.

Was Investor A taken advantage of, or wronged in any way? No, they researched and studied their choices at length prior to making them.

The biggest distinction within this scenario is that Investor A did not have an adverse outcome. Investor A had an adverse experience. While they were not personally or financially injured by this experience, they have developed some degree of emotional scar tissue to help protect them from future adverse experiences. These types of experiences are dangerous because a positive or neutral outcome can skew the impact of the experience on our cognitive reasoning abilities.

HALO/HORN Bias

This dually positioned bias goes deeper than just the halo bias, it looks at the horns too. In this instance it might be fair to attach a halo to the outcome and some horns to the experience. Horns always beat halos in our minds because we are inherently risk adverse creatures. A reasonable conclusion to draw in this scenario is that they will continue to seek strategies similar to one they've used in the past - because it worked. They likely will not use the same approach and methodology however - because it felt horrible. If finding the next best thing was like going to a grocery store and just grabbing it - I wouldn't have much to write about.

The worst thing that Investor A could do is to never reinvest the money, and ultimately it's likely due to the positive outcome that they'll try their hand at it again. What did you notice in the dialogue? We'll check it on the next section.

MIND *the* GAP
SCENARIO REFLECTION

- When you consider Investor A's upbringing and home life, do you feel that positively or negatively shaped their view of money?

- Do you think that experiencing much higher than average results was a result of skill, luck, or market recency?

- What biases do you think Investor A may have developed as a result of seeing their investments drop so suddenly after they had done so much due diligence?

- What biases do you think Investor A acted upon in their decision making?

- How will this event change, shape, or alter Investor A's worldview with regard to financial and investment matters?

MIND *the* GAP
SELF-REFLECTION

- Think back to a time when you were a young child. Do you remember there being an abundance, or a scarcity of financial resources?

- Did the things you learned about finances and money when you were young impact how you feel about them today? In what ways?

- When you consider a financial event that was particularly **painful, unsatisfying** for you emotionally, how did that impact you? What did you learn to do next time? What did you learn not to do?

- When you consider a financial event that was particularly **joyous, or satisfying** for you emotionally, how did that impact you? What did you learn to do next time? What did you learn not to do?

- In what other ways have your life events and experiences impacted the way you feel about money?

MIND the GAP

THE TEN FINANCIAL MINDSETS

TEN FINANCIAL MINDSETS

The way we tend to think, is more mapped out than you'd expect it to be.

It's really the combinations and permutations of our natural and learned behavior styles that create the make up of these financial mindset types. Researched, Developed, and Pioneered by **Financial DNA®**, individuals become empowered through an in-depth assessment in financial thinking and communications.

Mindset Type	Ideal Advisor Type/s	Video Overview
Strategist	Initiator Strategist	Watch
Initiator	Influencer Strategist	Watch
Influencer	Influencer Initiator	Watch

MIND *the* GAP

TEN FINANCIAL MINDSETS

Mindset Type	Ideal Advisor Type/s	Video Overview
Engager	Community Builder Engager	Watch
Community Builder	Facilitator Adapter	Watch
Relationship Builder	Facilitator Community Builder	Watch
Facilitator	Relationship Builder Adapter	Watch
Adapter	Facilitator Adapter	Watch

MIND *the* **GAP**

TEN FINANCIAL MINDSETS

Mindset Type	Activity / Project	Data / Outcome
Stylish Thinker	Stylish Thinker	[Watch]()
Reflective Thinker	Reflective Thinker	[Watch]()

Determining your mindset type is a critical first step to understanding how to adjust your mindset 'settings'.

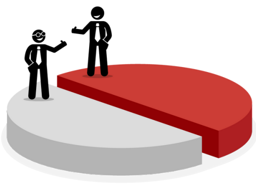
Click here to take the Financial DNA® assessment, results go directly to your inbox.

- Dial-in your feelings around risks
- Set realistic expectations with your advisor about communication
- Establish boundaries with your advisor around planning, management, and delegation
- Clearly understand, and articulate your wealth building motivations
- Quantify your financial emotional intelligence and check for accuracy.

MIND *the* GAP

GETTING STARTED

MIND *the* GAP
GETTING STARTED

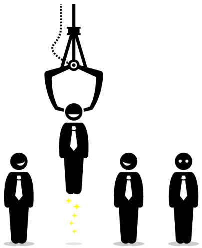


1 IDENTIFY STRENGTHS & WEAKNESSES

Using the results you've received in your inbox, take note of the areas that you are strong in! These are areas to continue improving. Now really take a look at the weaknesses, and what that could possibly mean for you as you work towards your goals.

2 DETERMINE OPTIMAL ENVIRONMENT FACTORS

The best way to keep yourself on track for your goals is to ensure you've got the optimal conditions to think, weigh alternatives, and make decisions. Think of it like a protected decision-making bubble.



3 BUILD YOUR TEAM TO SPECIFICATIONS

Armed with keen insights, you can get your professionals aligned around your newfound guidance system, or build a new one from the ground up.

GAIN IN-DEPTH UNDERSTANDING

Where do you go from here?

The first place to get started is with taking stock of what your assessment has identified as a strength or a weakness. Take note of the strengths and give yourself a pat on the back, good job you. Now zero in on the weaknesses area to determine what blind spots you might have. It's important not to reject anything that didn't immediately match your view of yourself, just think for a moment why that showed up on your assessment and explore any potential life events as root causation.

1

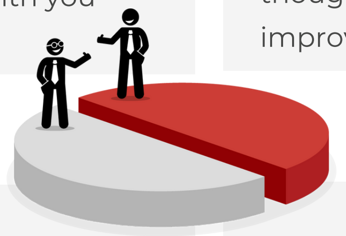
READ IT OBJECTIVELY

Start small by choosing one thing to build self-awareness around, start with the events, moments, or triggers that resonated with you most.

2

DIGEST IT HOLISTICALLY

Give yourself permission to make self-corrections when you notice adverse and non-beneficial thoughts/behavior with a focus on improving.



3

CONNECT THE DOTS

There's no test at the end, just the outcomes you personally create in your life. Successes, and failures depend entirely upon what your choices are.

4

BEGIN IMPROVEMENT

You're embarking on a journey that many never do, and with consistency & patience you'll enjoy a life that few people ever get to.

DESIGN THE PERFECT ENVIRONMENT

Where do you go from here?

Even though we know that our unconscious mind drives the majority of our behavior, it's important to note that the conditions and environment in which you make decisions, or find solutions matter - a lot. Just like a home environment can alter the course of a young child's life, a proper planning environment can set you up for maximum performance on your wealth building journey. Your environment is critical because even the best information presented in the wrong environment can fall flat.

1

COMMUNICATE: SEND

Are you impatient, and speak quickly? Do you get right to the point? Do you prefer to add context before your point?

2

COMMUNICATE: RECEIVE

Do details bore you and create mistrust, or are they an essential component to communicating?

3

PROCESSING: INTERNAL

Do you listen to respond, or to understand? If you're unclear on something, would you bring it up? If you get stuck, will you stop listening until you're unstuck?

4

PROCESSING: EXTERNAL

Do you lack patience, and interrupt abruptly with important insights? Do you have difficulty following lengthy instructions, and prefer bullet points?

BUILD THE RIGHT TEAM

Where do you go from here?

We don't need to tell you team building is hard. Almost everyone has been a member of a team before, and most of those people have had a leadership function during their tenure. How can you build a team around you that actually understands what makes you tick, what motivates you, and how to help you activate your potential? We found that just outright telling them all of those things and planning around it works well, they just weren't possible in this regard until now. Protip: Your team should include but is not limited to your: accountant, attorney, CPA, book keeper, financial advisor, insurance agent, etc.

1

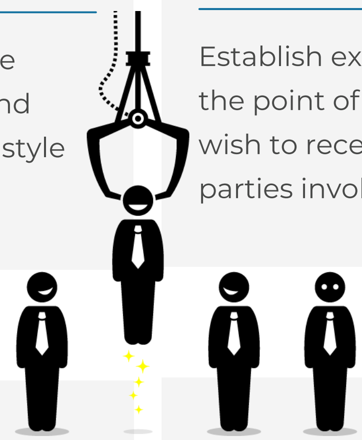
COMMUNICATION STYLE

Ask your team to complete the complimentary assessment and identify the person who has a style most similar to yours.

2

CLEAR EXPECTATIONS

Establish expectations for the team, the point of contact, and how you wish to receive information from all parties involved, and how often.



3

FOCUSED ON YOU

Begin with the end in mind, your goals. Your team will have everything they need in your reports, with the option to work alongside a dedicated coach.

4

ALTRUISM-GUIDED

Ensure your professional team embodies the altruistic leadership style required to help powerfully guide you on your journey to financial independence.

MIND *the* GAP

THERE ARE 10 TYPES OF FINANCIAL 'DNA', READY TO DISCOVER THE REAL YOU?

TAKE ASSESSMENT

YOUR NATURAL STYLE

Your natural style of operating in life is what comes easiest to you. Through a mix of genetic predispositions and chemical make-ups your natural style gives keen insight into tendencies and inclinations based on your general feelings about things.

YOUR LEARNED BEHAVIORS

Your learned behaviors are the behaviors that arise from experiential learning events. These are usually harder to adjust compared to natural components due to the pain/pleasure associated with it. These are areas to pay particularly close attention to.

YOUR QUALITY REPORT

Some quality of life motivators are quite obvious - but usually people don't see quality of life as a spectrum, they see it as a zero sum game where you either have it or you don't. You'll likely uncover hidden motivations for your financial behavior here.

JUST-IN-TIME INTERVENTIONS

Staying on track with MarketMood™

Having a plan is only one part of the behavioral management process. The second part is real-time monitoring. While the technology to know exactly what you're thinking and feeling at any given moment hasn't arrived yet (thankfully), each **Financial Mindset Type** comes with a general sentimentality shared by others with the same type. Through identifying **8 distinct** "market moods", our tool searches commonly shared triggers of negative emotions to prepare communications for each mindset type. The result is just in time guidance, specific to you, when it matters most.

The Current Mood of the Market:

Below is the real-time measurement of how the average investor feels about the market, based on the S&P 500, powered by the DNA API. Revisit this page to see how the mood of the average investor fluctuates with as the markets change.

Market Mood Alert

The S&P 500 is +1.11% in the past 15 days and the majority of investors are Exuberant.

TAKE ASSESSMENT

8

MARKET SENTIMENTS

Our clients are proactively guided through the good and bad times with communication tailored to what their feeling in that moment.

360°

BEHAVIORAL AWARENESS

The trailing 15-day S&P 500 price volatility chart is monitored 24 hours a day, and if something happens you'll start receiving communication within minutes.

This eBook was prepared using insights, guidance, research, data, and verified facts from multi-faceted sources. While no author or contributor of this content possesses formal psychological education - the statements, and opinions around the content found within are widely accepted components of behavioral finance.

Several professionals were consulted for informational accuracy prior to publishing including Certified Financial Planners, Certified Financial Analysts, Attorneys, Psychologists, Family Counselors, and Behavioral Finance professionals.

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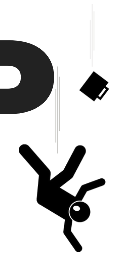
MIND *the* GAP



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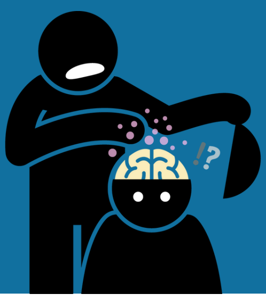

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