



CLIENT NAME:

## Investor Stress Management Plan

One of the greatest destroyers of wealth is short-term circumstances  
frightening people out of their long-term plans.

When I experience stress that threatens to affect my long-term investment strategy, I will:

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Crisis = Opportunity

When our investments decline, I am going to take the following steps to take advantage of the current climate:

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## Example of an ISMAP

One of the greatest destroyers of wealth is short-term circumstances frightening people out of their long-term plans.

When I experience stress that threatens to affect my long-term investment strategy, I will:

List activities that make you feel good and you can control.

1. Review the list that I created of reasons to stay the course, such as my dream retirement home in Florida.
2. Give myself a three-day break from looking at the market. Too much information can cause stress and prevent me from making rational decisions.
3. Engage in some stress reducing physical activity for no less than 30 minutes, such as going for a hike or riding the exercise bike.

## Crisis = Opportunity

When my investments decline, I am going to take the following steps to potentially take advantage of the current climate:

Create guidelines for long-term investment decisions.

1. **Crisis:** The market declines 20% from its high.  
**Opportunity:** Now can be a great time to re-balance my portfolio back to my original allocations. In addition, I consider moving 5% from my cash position into the market to take advantage of these discounted prices.
2. **Crisis:** A manager, who has a long history of outperformance, is currently underperforming.  
**Opportunity:** I will look into adding money to that position, since I may be getting a good manager at a bargain.