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:

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:

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.