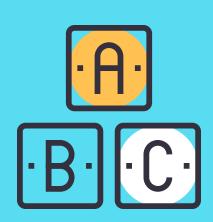


# Don't ask a barber if you need a haircut

- WARREN BUFFET (1994)

MYTHS AND FALLACIES



#### INVESTING IS HARD

Hard is not the same as impossible. What was considered "cutting-edge", can evolve into something routinely taught to highschoolers - just look at calculus.

Of course the fund managers will tell you it's impossible for people like you.

### THE MARKET IS EFFICIENT

Perhaps, in the very very long run. But in the short run, it's wildly volatile, with great bargains to be had. If it's so efficient, it shouldn't fluctuate so much within hours.







#### INVESTING IS RISKY

OF COURSE it's risky. It's impossible to make any money without risk. But driving a car is also risky - remember the amount of fear you felt the first time you went on a highway? You went wayyy below the speed limit didn't you? Diligent training and research will help you get better.

## **ACTIVE FUND MANAGERS OUTPERFORM THE MARKET**

Time and again, research has shown that active fund managers do not outperform the market, for various reasons. Check out https://us.spindices.com/spiva/#/reports





## IT'S IMPOSSIBLE FOR YOU TO **BEAT THE MARKET**

Actually, it's possible, but it requires training, emotional fitness, and conviction in your own ability.

## Reference:

https://www8.gsb.columbia.edu/articles/columbiabusiness/superinvestors

## WHAT'S NEXT?



**SCAN ME** 



## Living A Rich Life

Where? How? Why? What's your networth now? How much

money do you need in the future? Are you

on track? How do you know?



## Ready to Climb?

A checklist

Never too late. It's the best and right time to start. NOW. Today. Get this checklist to see if you're ready!