



Family Wealth Partners

INVESTOR GAME PLAN

A Practical Guide to Disciplined, Evidence-Based Investing

Helping families navigate investing and planning for life goals, dreams,
and important financial choices with clarity and confidence.



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Letter from the Team

Family Wealth Partners

Since 1997, we have been serving families in the Concord/Charlotte region and beyond. We have seen the same truth repeat itself time and time again: most investors are their own biggest obstacle—not because they lack intelligence, and not because they lack discipline in other areas of their lives, but because investing is emotional, the financial media is loud, and the industry is often built to confuse and overwhelm rather than educate.

At Family Wealth Partners, we believe you deserve something different. You deserve an advisor who is legally required to act in your best interest, an investment philosophy grounded in decades of academic research rather than market trends, and a relationship that feels like guidance and coaching—not sales.

This guide is designed to do a simple thing: give you a clear game plan. The principles of disciplined investing are not complicated; what is difficult is sticking to them when markets decline, headlines intensify, and your instincts push you to act.

That is where we come in. Our role is not to predict markets, but to help you implement a strategy aligned with your goals and then coach you through the moments when emotion threatens to override your plan.

Whether you are planning for retirement, navigating a job change, experiencing a life event, or making important short, medium, or long-term financial decisions, this guide is for you. Read it, think about it, ask questions, and when you are ready, let's have a conversation.

When you truly understand what you're doing with the money you invest and why, everything changes and the door opens wide to pursuing your goals and dreams with greater confidence.

— The Team at Family Wealth Partners

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The Investor's Dilemma

A Vicious Cycle That Must Be Broken

Here is the painful truth most financial firms will never tell you:

4%+ Annual return lost to emotional investor behavior (Dalbar Research)

Research from Dalbar shows investor behavior, buying high and selling low, costs the average investor more than 4 per cent per year over time. Compounded over 20 or 30 years, that gap can mean the difference between a comfortable retirement and a compromised one.

The cycle looks like this:



Then the cycle repeats. And each repetition erodes wealth that took years to build.

The good news, this cycle is entirely preventable. But it requires two things: the right investment structure and the discipline to stay the course when instinct tells you to run.

Investing is not a portfolio problem. It is a people problem. The solution is not a better fund. It is a better process.

Source: DALBAR, Inc. Quantitative Analysis of Investor Behavior. Results are based on historical data and assumptions that may not reflect all investors. Individual results will vary.

3 Major Investing Myths

03

Costly behaviors to avoid

These behaviors can be done by you, your advisor, or most commonly inside the investment products themselves (ie actively managed mutual funds).

Stock Picking

Choosing stocks based on a belief they will do well in the future.

People can consistently and predictably add value by picking stocks.

THE TRUTH:

Attempting to pick the “best” stocks increases risk and the probability of underperformance.

Market Timing

Changing where and how your money is invested based on what you or someone else thinks will happen next, including forecasts or opinions.

People can use market timing to effectively predict when markets will rise or fall.

THE TRUTH:

Trying to add value by getting “in” and “out” at the right time is not a reliable way to invest.

Track-Record Investing

Using past performance to decide which investments will perform best going forward.

Finding funds or managers that performed well in the past is often seen as a way to identify who will continue to perform well.

THE TRUTH:

Past performance has little to no correlation with future results.

Solution: Eliminate the Speculating In Your Portfolio

Anytime you, or someone managing your money, engages in these activities with the belief they can beat the market, they are, in effect, speculating. They are assuming they can identify future winners and losers or predict what will happen next. This destructive behavior often occurs through “active” management and many investors don’t realize it’s happening inside their accounts or mutual funds they already own.

When you recognize that no one can predict the future, it becomes clear these myths shouldn’t guide your investment strategy. In investing, like in life, success often begins by eliminating what doesn’t work before adding what does.

How to Build a Better Portfolio

04

What every investor needs to know and follow.

These rules aren't complicated, and chances are you already know they make sense. The challenge is implementing a strategy incorporating them and sticking with it over time.

RULE

01

Eliminate Speculating by you, any advisor, or in your products

The first step is to stop stock picking, market timing, and chasing performance by you or anyone. In investing, stopping the wrong behaviors matters just as much as starting the right ones.

Anytime you or an "active" manager tries to beat the market, it's speculation, assuming future winners and losers can be predicted. Even if you're not doing it directly, it often exists inside the mutual funds or accounts you own.

RULE

02

Diversify Globally and Meaningfully

True diversification is not owning five different large US stock funds. It means spreading risk across truly dissimilar asset classes — US small and large, international developed and emerging markets, value and growth, short-term bonds and government bonds. Most investor portfolios we review have the appearance of diversification without its actual benefits.

RULE

03

Never Try to Time the Market

Market timing, shifting your portfolio based on what you think markets will do, is one of the most damaging investor behaviors. Even professional managers can't do it consistently. If changes are driven by forecasts or headlines, that's a warning sign. We don't forecast. We structure.

RULE

04

Ignore the Financial Media

The media overwhelms us and creates financial confusion. They are not there to help you be a better investor and have peace of mind. Their main goal is to sell advertising, where the messages are almost all geared towards the destructive behaviors discussed in this guide.

RULE

05

Stay the Course

When you have an investing strategy based on data and science, not myths, you are prepared for the long term and not influenced by the noise all around us. The advantage comes from staying disciplined over a lifetime

All investing involves risk, including the possible loss of principal. Market conditions can change and cause volatility in portfolio values. Expected returns are based on assumptions and cannot be guaranteed. Financial plans are projections and subject to change based on market conditions and personal circumstances.

Your Game Plan

Five steps to move you from where you are to where you want to be.

#1 Invest In Understanding

Most investors have never been exposed to the academic research that explains how markets actually work and how portfolios should be structured to achieve the highest expected return for a given level of risk. Decades of Nobel Prize winning research show that market prices already reflect all available information. That means attempts to beat the market through stock picking or market timing are not supported by the evidence. Instead, utilize portfolios based on this research, and take the time to understand it. Because when you understand how investing works, you are far more likely to stay disciplined when it matters most.

#2 Define Your Vision

What do you want your present and future to look like? Most people spend more time planning a vacation than they do their financial future and it often shows in the stress they carry. What does your ideal future look like? What does financial security mean to you? How much risk can you truly tolerate—not just on paper, but emotionally? Getting clear on your vision is the foundation for everything that follows. You can't build the right plan without knowing where you are today and where you want to go.

#3 Building Your Personalized Strategy

No two people are the same, and neither are their financial lives. While many of the fundamentals apply across all ages, there is always a part that is unique to you and your particular circumstances, desires, wants, needs and priorities. Someone early in their career has very different needs and opportunities than someone closer to or in retirement. Whether you are focusing on a single piece or building a comprehensive plan, the goal is the same: to ensure your strategy is aligned with your life, your goals, wants, needs and your unique circumstance because we are all not the same.

#4 Execute and Implement

This is where ideas turn into real decisions—how your accounts are structured, how your investments are allocated, and how everything is aligned with your goals and timeline. Whether it's setting up an IRA, adjusting a 401(k), consolidating accounts, or implementing a broader plan, execution is what brings clarity and organization to your financial life.

Many people have pieces scattered across different accounts, employers, or providers. Bringing those pieces together, intentionally and thoughtfully, can make a significant difference in both understanding and outcomes.

The goal is simple: to make sure what you have in place is organized, aligned, and working the way it should—based on your life, your goals, and your unique situation.










#5 Stay Coached - On an Ongoing Basis

The biggest mistakes in investing are made during volatile markets and sometimes even during calm ones. When the headlines are screaming and your instincts say to do something. This is often when most investors abandon their plan, lock in losses or chase performance. Staying on track requires discipline, whether you are implementing on your own or working with a professional who follows the approach outlined in this guide. The goal is to help you stay on the course, and revisit things when and if life changes.

While academic research supports long-term market participation and diversification, there is no guarantee that any investment strategy will be successful.






Why Family Wealth Partners

Not all 'advisors' are the same

What matters		Edward Jones, Merrill Lynch, Morgan Stanley, Bank or Similar	Insurance-Based Advisor
 Standard of Care	Fiduciary - always	Suitability - most common Fiduciary - sometimes	Suitability - almost always Fiduciary - rarely
 Investment Philosophy	Evidence-Based / Passive Structured Portfolios	Often Active / Product-Driven	Product-Driven
 How Advice is Paid	Transparent fee-based	Commissions - most common Fee based - sometimes	Commissions
 Independence	Independent RIA	Tied to firm offerings	Captive to carrier
 Decision Framework	Process Driven	Often market driven	Product driven
 Role with Clients	Ongoing coaching & guidance	Transactional	Product focused
 Location	Concord / Charlotte In office & virtual	National, often remote. Can have local representative	Varies
 Experience	Since 1997	Varies	Varies

Comparisons are general in nature and may not reflect all advisors or firms. Individual experiences and services may vary.

Our Core Commitments

-  **Fiduciary, Always.** We are legally required to act in your best interest, not ours. No commissions. No hidden incentives.
-  **Evidence-Based Investing.** Our portfolios are built on academic research, not predictions or emotions.
-  **Ongoing Investor Coaching.** Our real value is helping you stay invested the right way when emotions take over.
-  **Local, Personal, and Accountable.** Serving Concord and Charlotte since 1997. We know our clients by name, family & goals.
-  **Planning-First Philosophy.** Your 401(k), IRA, and other accounts should fit into a larger financial plan built around your life.

As a Registered Investment Advisor, we are held to a fiduciary standard when providing advisory services. Fee structures and potential conflicts are detailed in our Form ADV, available upon request.

Your Next Step

A journey of a thousand miles begins with a single conversation.

Reaching out to a financial advisor can feel like a big step. We've seen time and again that many people intend to review their savings, investing and financial priorities, but keep putting it off. We understand life gets busy. However, those who delay or don't make time for their financial well-being often look back whichg they had started sooner.

We make that first step easy:



A complimentary meeting in Person or virtually

No agenda. No sales pitch. Just an opportunity to talk, ask questions and see if there is a good fit for both of us.



A No-Cost Portfolio Review

We will review your current investments - 401k, IRA and any other accounts; providing you a professional assessment of how they align with the approach outlined in this guide.



A Complimentary Rollover Consultation

If you have recently changed jobs, have an old 401(k) that needs a home, this conversation can help you avoid costly mistakes.



704.782.9064



Serving investors since 1997



www.fwpconcord.com

Concord and Charlotte, NC Metro Area

No obligation. No guarantees implied. Investment and planning strategies are individualized and discussed based on each client's specific circumstances.

Investor Self-Assessment

Twenty questions to clarify where you stand today

Answer honestly. Every 'no' is an opportunity. Bring this to your next conversation with us.

1. Have you discovered your true purpose for money, that which is more important than money itself?
 Yes No
2. Are you invested in the market?
 Yes No
3. Do you know how markets work?
 Yes No
4. Have you defined your investment philosophy?
 Yes No
5. Have you identified your personal risk tolerance?
 Yes No
6. Do you know how to measure diversification in your portfolio?
 Yes No
7. Do you consistently and predictably achieve market returns?
 Yes No
8. Have you measured the total amount of commissions and costs in your portfolio?
 Yes No
9. Do you know where you fall on the Markowitz Efficient Frontier?
 Yes No
10. When it comes to building your investment portfolio, do you know exactly what you are doing and why?
 Yes No
11. Are you working with a financial coach versus a financial planner?
 Yes No
12. Do you have a customized lifelong game plan to guide all of your investing and spending decisions?
 Yes No
13. Do you have an Investment Policy Statement?
 Yes No
14. Have you devised a clear-cut method for measuring the success or failure of your portfolio?
 Yes No
15. Do you fully understand the implications and applications of diversification in your portfolio?
 Yes No
16. Do you have a system to measure portfolio volatility?
 Yes No
17. Are you aware of the incentives brokerage firms and the financial community have when selling commission-based products?
 Yes No
18. Do you know the three warning signs that you are gambling and speculating with your money versus prudently investing it?
 Yes No
19. Can you identify the cultural messages and personal mind-sets about money that destroy your peace of mind?
 Yes No
20. Are you ready to shift your personal experience of money and investing from a scarcity mode to an abundance mode?
 Yes No

More 'no' answers than you expected? That is exactly why this guide exists.

Your Annual Investor Checklist

Simple steps to help you stay aligned, avoid costly mistakes, and keep your plan on track throughout the year.

STAY ALIGNED

- Review your goals and priorities
- Confirm your strategy still reflects your life and circumstances
- Update your plan for any major life changes
- Review beneficiaries on retirement accounts and life insurance

STAY DISCIPLINED

- Avoid reacting to headlines or short-term market movements
- Don't chase recent performance
- Eliminate stock picking by you, your advisor, and most importantly inside your products
- Stay committed to your long-term strategy

STAY ORGANIZED

- Review your accounts (401(k), IRA, and other investments)
- Check your savings and contribution levels
- Rebalance your portfolio or confirm it's being done

The value is knowing what to do and staying disciplined when it matters most.

Stay structured. Avoid the cycle. Focus on what matters.