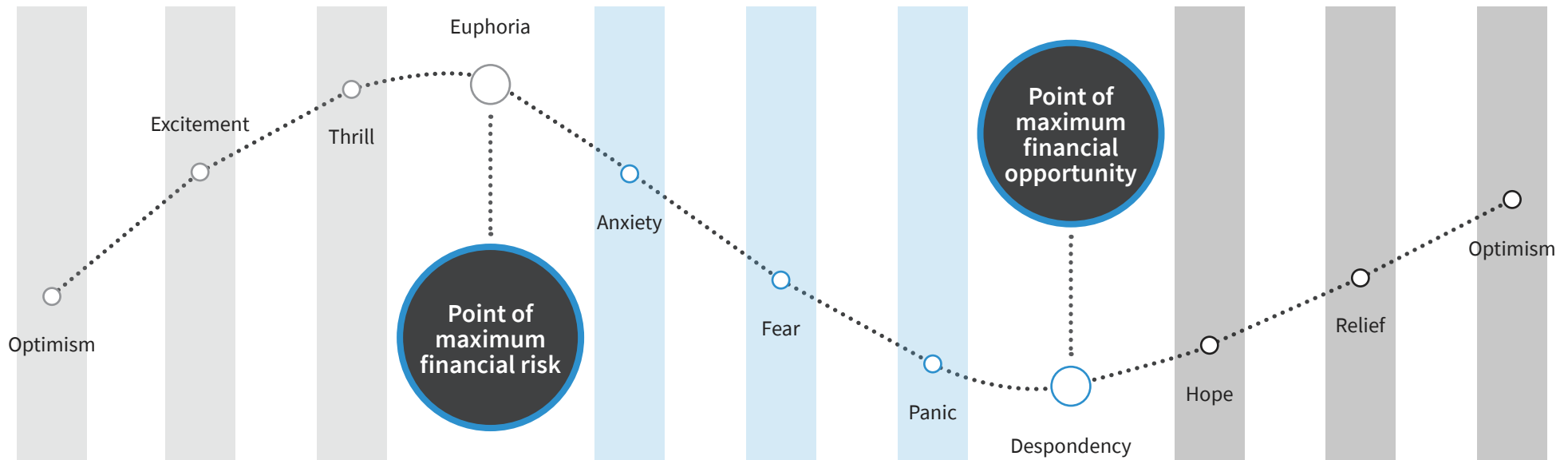


# THE MARKET CYCLE OF EMOTIONS

This diagram goes by many names. The Investor's Emotional Rollercoaster. The S-Curve. Cycles of Investment Emotions. No matter what you call the illustration, it provides a great visual representation of the emotions people have with investing— especially regarding assets directly exposed to market forces.

When you begin to invest, you generally have a sense of optimism. You likely have a specific goal in mind, whether it's to grow a source of funds for retirement or to accumulate a cushion of wealth.



As you begin to reap returns, you will generally experience excitement and thrill. You may develop a sense that returns are unlimited, that your bets have paid off, and will continue to do so. Here you may become more aggressive with your investment strategies and your goals can become more ambitious. This places you at the crest of the highest risk in our wave model.

What happens when the market turns? As you can see, many people journey through some pretty rough emotional focus-points. Denial, anxiety, fear, all toward despondency.

The important thing to remember is that all markets go through cycles and that your emotional responses to the cycles are normal. Our emotions influence many of our decision-making processes. This is why partnering with a financial professional, who understands your emotional investment journey and recognizes your financial needs, can be so valuable in achieving your financial goals.



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