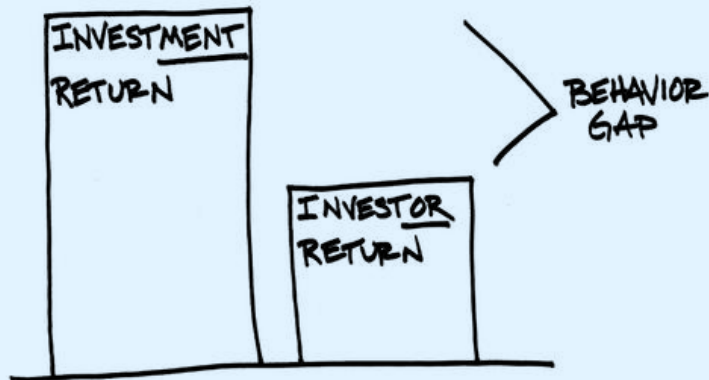


# Reality Check

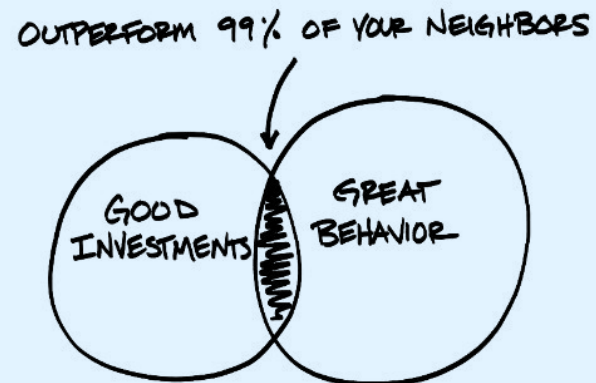
## Closing the Behavior Gap

Most investors miss out on the investment return that their portfolio should provide. This is because of their behavior during volatile markets; panic selling or panic buying causes them to abandon their long-term plan. In the discipline of Behavioral Economics, this is known as the “Behavior Gap.”

The right advisor, who knows and understands your needs and provides you with counsel along the way, will help you close this gap and increase your likelihood of accomplishing your goals.



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