

ASSET STRATEGY

Helping You Create, Manage, Protect, & Distribute Wealth®

2026

8 TIMELESS PRINCIPLES OF INVESTING

1

Focus On What You Can Control



Market movements, business decisions, economic events, politics, and interest rates—many factors can influence the performance of your investments. Instead of worrying about events that are out of your control, **focus on what’s within your control.**

- Build an investment strategy that **reflects your goals, time horizon, and risk tolerance.**
- **Diversify.** But remember, diversification is an approach to helping manage investment risk. It does not eliminate the risk of loss if security prices decline.
- **Manage your tax situation.**

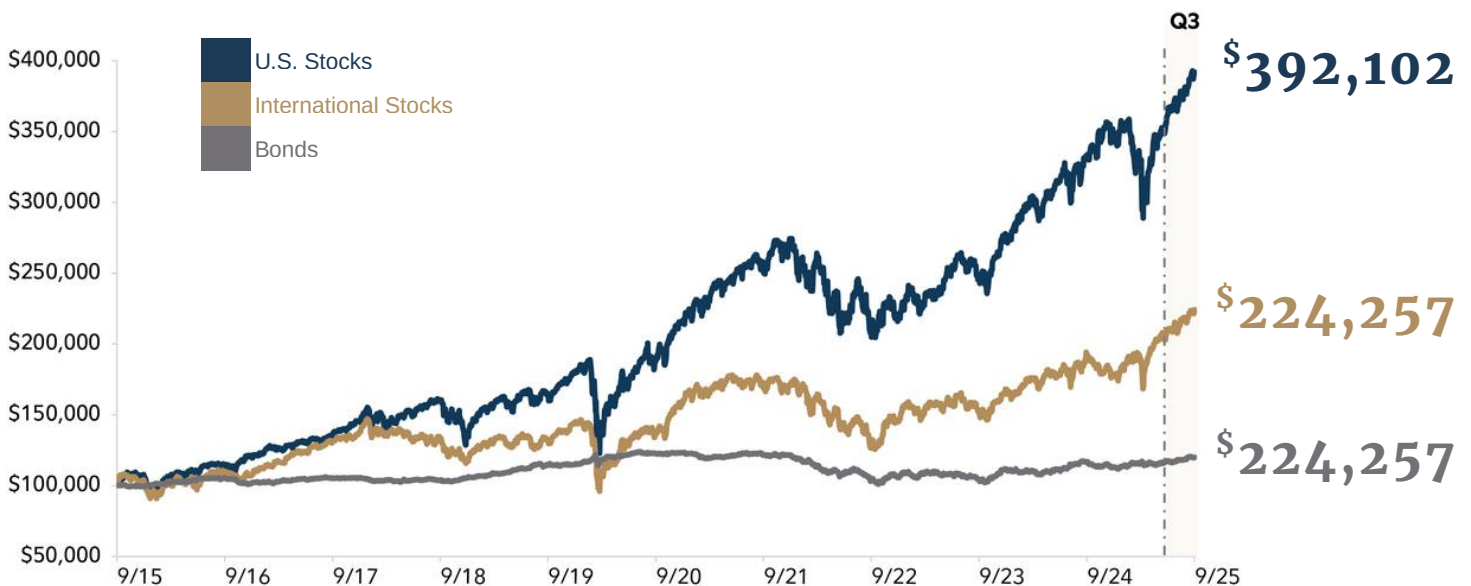
2

Put Time On Your Side



Financial markets have **rewarded long-term investors.** The chart shows how various asset classes have performed over time. Keep in mind, however, that past performance does not guarantee future results, and individuals can’t invest directly in an index.

Hypothetical growth of \$100,000, 9/30/2015–9/30/2025 ^{1,2}



1. https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/QMP.pdf as of 10.1.25

2. S&P 500 returns include price appreciation and the reinvestment of dividends. Treasury bond returns include coupon and price appreciation. Treasury bill returns are shown at a three-month rate. Past performance is no guarantee of future results. Indexes are not available for direct investment. Historical performance does not reflect the taxes and fees associated with the management of an actual portfolio.

3

Tune Out The Noise



News cycles driven by fear, uncertainty, and doubt can challenge even the most disciplined investor. Some headlines spark anxiety, while others try to goad you into chasing the hottest fads and trends. Although we live in an era of seemingly infinite data, information overload can cause you to reconsider investment decisions.



4

Don't Try To Time The Markets



Market timing is the strategy of trying to predict future market movements to time buying and selling decisions. When markets are rallying or pulling back, it can be very tempting to try to seek out the top for selling or the bottom for buying. **The problem is that investors usually guess wrong, missing out on the best market days.** Another approach is to focus on **time in** the markets, which may let you ride out the natural market cycles and focus on your long-term goals.

<p>1) Determine Your Time Horizon</p>	<p>Understanding your time horizon is a critical first step in determining what types of investments may fit your overall strategy.</p>
<p>2) Be Patient, Not Reactive</p>	<p>It's natural for markets to fluctuate. During periods of volatility, focus on managing your emotions rather than making changes to your portfolio.</p>
<p>3) Start Early</p>	<p>The earlier you start, the greater the compounding potential. If you start saving and investing early, you may gain an advantage over someone who waits to save and invest.</p>

5

Understanding All Forms Of Risk



Market risk, or the risk of your portfolio losing value due to factors such as changing market conditions isn't the only type of risk to be concerned about. Personal risks, such as **longer lifespans** and **rising healthcare costs**, mean that Americans need to consider a variety of factors as they prepare for retirement. Understanding risk as it relates to your time horizon and investing goals is critical to a financial strategy.

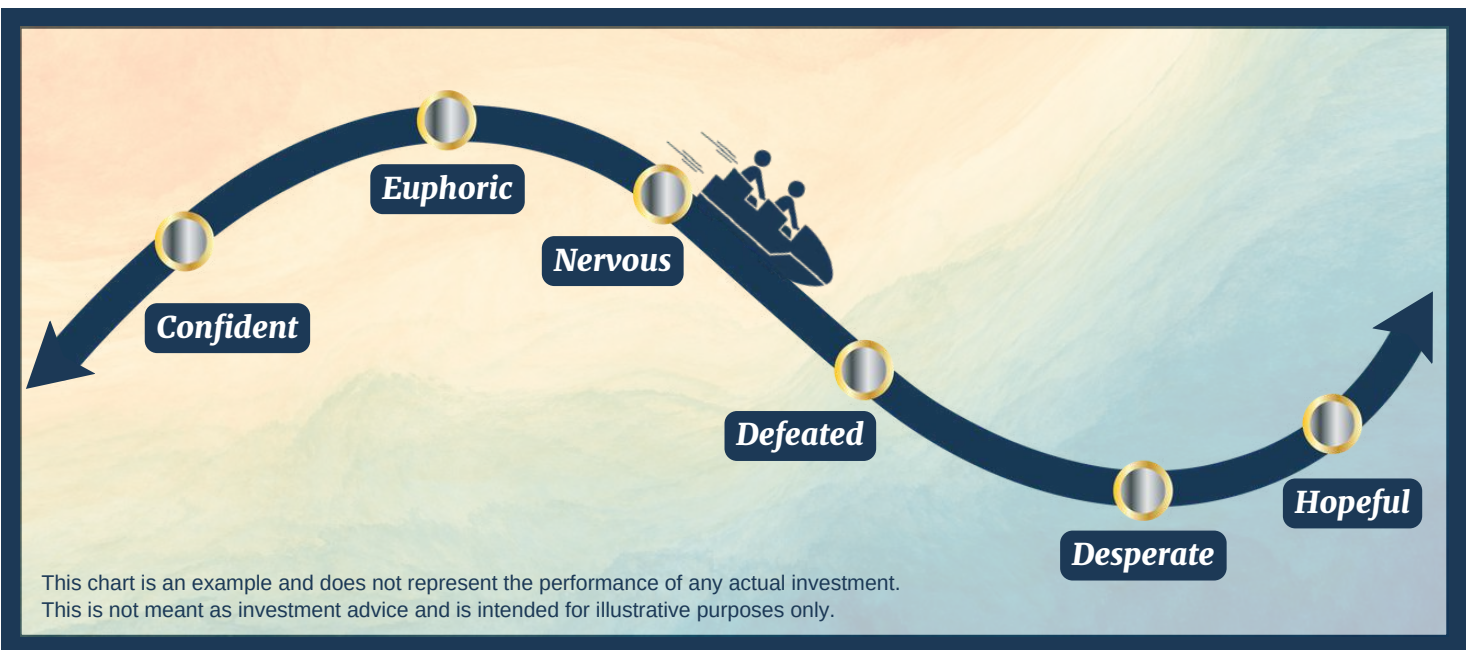


6

Avoid The Emotional Roller Coaster



To avoid riding the emotional rollercoaster, **be disciplined and dedicated to your long-term financial strategy**. Diversification, long-term investment, and the dollar-cost averaging technique are all strategies for managing emotions in the markets. Your Asset Strategy advisor can help you gain the information you need to stay focused on your long-term objectives.



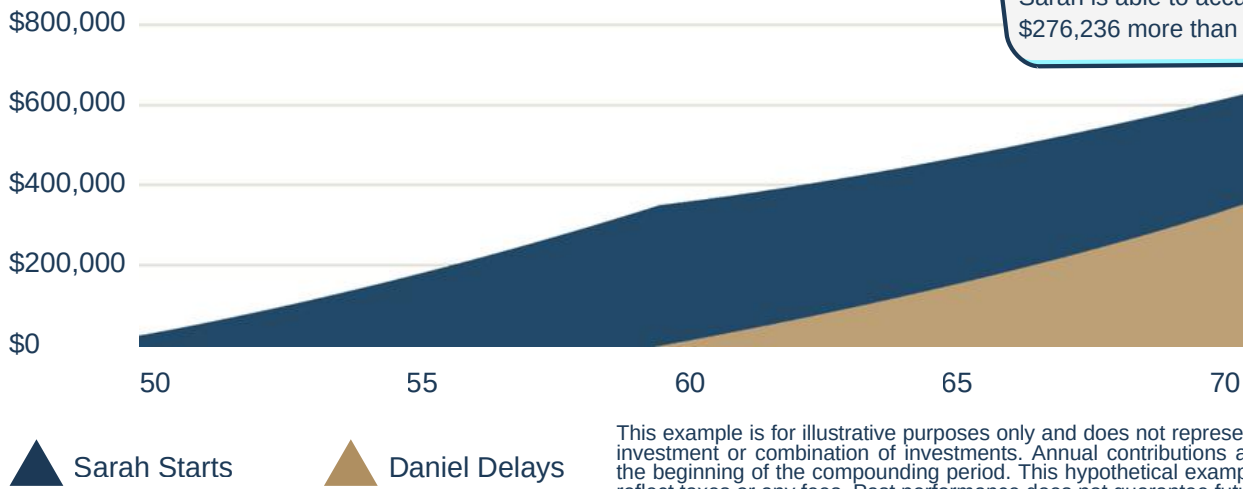
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The Cost Of Procrastination



The sooner you begin investing, the longer your money can work for you. Let's look at two hypothetical investors, 'Sarah Starts' and 'Daniel Delays.' When Sarah turns 50, she starts contributing \$25K a year to an account that earns a hypothetical 6%. After ten years, she stopped making payments. Daniel puts off his investing program. At age 60, he begins putting \$25K a year into an account that earns a hypothetical 6%. Though both have contributed equal amounts, **Sarah has the magic of compound interest working for her.** When they both reach age 70, Sarah's account balance will be **nearly twice** as large as Daniel's.

Hypothetical Example of Investing Early vs. Investing Late



This example is for illustrative purposes only and does not represent an actual investment or combination of investments. Annual contributions are made at the beginning of the compounding period. This hypothetical example does not reflect taxes or any fees. Past performance does not guarantee future returns.

8

Delegate The Details



Financial professionals may help you create a customized portfolio strategy that's built around your unique goals. Although we can't control markets, we can help you use them to pursue your long-term financial goals.

Client

Investment Strategy Development	Tax-Managed Investing	Ongoing Portfolio Monitoring & Oversight	Regular Reviews & Responsive Service	Personal Portfolio	Rigorous Goals Discovery
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If you have any questions about investing, feel free to reach out to our team.

Set up a 15-Minute Discovery Call at:
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Disclosure:

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Diversification does not guarantee a profit or protect against a loss in a declining market. It is a method used to help manage investment risk.

Potential cash flows/returns/appreciation are not guaranteed and could be lower than anticipated. Past performance is not indicative of future results.

Investments in securities are not suitable for all investors. Investments in any security may involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment. Prospective investors should perform their own due diligence carefully and review the "Risk Factors" section of any prospectus, private placement memorandum or offering circular before considering any investment.