Morgan Stanley

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The best investors aren't defined solely by knowledge or access to information. Much like world-class poker players, their real edge is the mental game—the ability to stay composed and make sound decisions under pressure.

Maria Konnikova, in her work on professional poker, notes that what separates the truly elite from the merely good is psychological fortitude: the capacity to perform consistently despite setbacks, mistakes, and poor short-term results. Investing is no different. Success often hinges less on finding the "right" stocks and more on maintaining discipline when fear and uncertainty are highest.

The Pressure Test

Investing pressure takes many forms:

- Market volatility shaking your confidence
- · Negative forecasts fueling widespread fear
- Pullbacks that make you question past decisions
- The belief that "it will only get worse from here"

This environment tempts investors to react by selling low, chasing returns, or abandoning a sound strategy.

The Perfection Trap

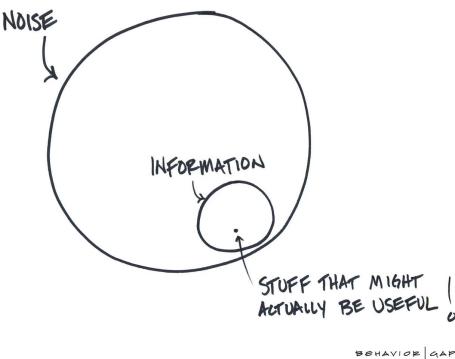
Many investors carry a perfectionist expectation: no losses in down markets, full participation in every rally. This impossible standard breeds frustration and poor choices. Markets are uncertain. Even the best investors endure drawdowns and missed opportunities. The goal is resilience, not perfection.

Simplify to Strengthen

Psychological endurance fatigues with overuse. The more variables you try to track or control, the faster you burn out. Build fortitude by simplifying decisions:

- Define a clear strategy
- Filter out noise that doesn't impact long-term goals
- Commit to rules that keep you grounded when emotions spike

And that's what I'm here for. When the noise feels overwhelming or the path seems uncertain, I'll remind you of the plan we've built. We've laid the groundwork with a clear, durable strategy. Together, we'll stay steady, cut through distractions, and remain focused on what truly matters: reaching your long-term goals.



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Forbes America's Best-in-State Wealth Advisors 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

Forbes America's Next Generation Wealth Advisors 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

Five Star Wealth Manager 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

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2018, 2019, 2020, 2021, 2022, 2023 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (Awarded 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025). Data compiled by SHOOK Research LLC based 12-month time-period concluding in June of year prior to the issuance of the award. <u>Awards Disclosures</u>

2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025 Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors, Forbes Top 1,000 Next-Gen Wealth Advisors, Forbes Top 500 Next Generation Wealth Advisors)

Source: Forbes.com (Awarded 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025). Data compiled by SHOOK Research LLC based on 12-month period concluding in Mar of the year the award was issued. Awards Disclosures

2015-2023 Five Star Wealth Manager Award

Source: fivestarprofessional.com (Awarded 2015-2025) These awards were determined through an evaluation process conducted by Five Star Professional, based on objective criteria, during the following periods:

2015 Award - 11/30/14 - 05/18/15 2016 Award - 11/30/15 - 05/18/16 2017 Award - 09/26/16 - 04/28/17 2018 Award - 10/24/17 - 05/21/18 2019 Award - 10/22/18 - 05/03/19 2020 Award - 10/27/19 - 04/24/20 2021 Award - 11/30/20 - 06/25/21 2022 Award - 12/31/21 - 06/10/22 2023 Award - 11/14/22 - 05/31/23 2024 Award - 10/10/23 - 04/30/24 2025 Award - 10/09/24 - 05/01/25

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