

Seinfeld fans love the irrational antics of George Costanza, partly because we recognize pieces of ourselves in his behavior. While George never set out to give financial advice, his quirks highlight important truths about human behavior and investing.

The Amygdala – Our “Fear Center”

In Season 5, Episode 20, George is at a birthday party when he suddenly spots a fire. Panic sets in. He bolts for the door, pushing aside an elderly woman and even peeling a child off the exit. Rational George disappeared the instant fear took over. That’s the amygdala at work, the part of our brain that drives fight-or-flight reactions.

For investors, it’s the same force that tempts us to sell low when markets fall. We saw this in April, when a surprise tariff announcement triggered a sharp selloff. Many investors followed what felt natural; they sold. No one puts “sell low” into their investment plan, yet that’s exactly what happened. This wasn’t about strategy; it was biology. And because this reaction is hardwired, it takes preparation and discipline to counteract it.

Opposite George

In Season 5, Episode 22, George has an epiphany: every instinct he’s ever had is wrong. So, he decides to do the opposite of his natural impulses and suddenly finds success.

I’m not suggesting we do the opposite of every instinct or initial thought. But we do need to pause, reflect, and learn from where instincts have misled us before. With markets at elevated valuations and uncertainty around tariffs and the economy, a bit of

“Opposite George” thinking — questioning the gut reaction— can be a powerful defense.

My Role

When the next downturn comes, our instincts and amygdala will push us toward impulsive action. That’s why it’s essential to prepare not just a financial plan, but also a plan for how you’ll respond when the unexpected strikes; whether it’s a crisis, a selloff, or unsettling headlines. That’s why you have me!

My role is to help ensure your decisions remain thoughtful and deliberate, always aligned with your plan. This becomes especially important when uncertainty abounds, markets turn noisy, and emotions run high — which, as we know, is almost a monthly occurrence in investing.



BEHAVIOR GAP

David J. Miller, ChFC®, CFP®
Managing Director, Financial Advisor
Senior Portfolio Management Director
The David Miller Group at Morgan Stanley
7500 Dallas Parkway, Ste 500 | Plano, TX 75024
Direct: 972-943-7238
Mobile: 972-837-3258
Fax: 972-943-7299
David6.miller@ms.com

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

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Morgan Stanley Smith Barney LLC, member SIPC

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. [Awards Disclosures](#)

2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025 Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-in-State (formerly referred to as Forbes America's 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: fivestarpromotional.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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