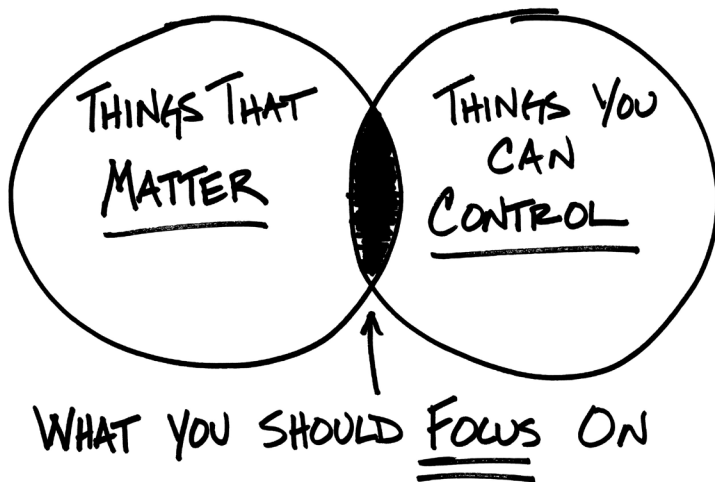


Sharpen Your Focus

INVESTMENT DISCIPLINE

ALLODIUM
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Many investors waste time and energy trying to beat the market.

More enlightened investors learn to relax and focus on both the things that matter and the things that they can control. They let the markets work for them.

BEHAVIOR GAP

Matter		Control	
	FOCUS		
Things That Do Not Matter	Things That Matter	Things That You Can Control	Things That You Can't Control
Hot Stock Tips	Your Unique Aspirations	Your Investment Philosophy	Natural Disasters
Your Friend's Performance	Your Decisions	Your Investment Decisions	The Stock Market
Market Forecasts	Your Future	Your Savings Rate	The Economy
Financial Media	Your Security	Your Investment Policy	Interest Rates
Watching the Market Daily	Achieving Your Goals	Your Time Horizon	The Government

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