



As this amazing summer comes to an end and we begin the transition from summer schedules back to a regular work schedule, it feels like the ideal time to communicate two important messages to you. Well, perhaps not the ideal time, but it's still a great idea... In this communication, I will share the following thoughts with you:

1. Revisiting our Investment Philosophy
2. Key Investor Affirmations that, when followed, help to ensure your financial success.

To deliver on our core objective of building your long-term wealth, key components of your plan require constant attention and management. My role is to free you from the details of that work, and to bring simplicity and convenience to your wealth management experience. Simply put, I strive to enhance your ability to make good financial decisions.

Our Investment Philosophy

We build long term wealth. While short-term market volatility can be expected, it also represents opportunity. We focus on what we understand and use that knowledge to good effect. This approach has steered us clear of a long and growing list of high-profile financial disasters.

We use active and passive investment strategies and develop a thesis on each one we employ. Recognizing that every client is unique we will invest alongside you whenever possible. Because we believe informed clients make the best investment decisions, we strive for open and honest communication as we build your portfolio.

Edgepoint Wealth Management Inc., a mutual fund management firm and an important partner to our business, recently shared with us what they consider to be ideal investor affirmations. I share them with you as I feel they are a great reminder of much that we have discussed during our meetings and in previous communications. These comments are closely aligned with my investment philosophy, and I feel it is useful for us to revisit the emotions that are often shared among your peers when investing. They offer thoughtful ways to control those emotions effectively to enhance your financial well-being.

Key Investor Affirmations to Ensure Financial Success

Because successful investing often requires going against your basic human instinct, investors can be their own worst enemy, behaving in ways to prevent them from reaching their financial goals. Next time the investment market goes down, remind yourself what you will and will not do as a better-than-average investor.

1. **I WILL stick to the investment plan I set when things were calm, especially when I'm feeling anything but calm.** When my emotions are running high is the wrong time to make rational decisions, including rethinking my investment objectives.
2. **I WILL NOT try to predict the future or listen to those who claim they can. Whatever happens next is anyone's guess.** I can take comfort in knowing the value of the investments I own.
3. **I WILL listen to my financial advisor when I am panicked.** Once I've done my homework and have partnered with a skilled and principled advisor whom I trust, I may need them to be both my Investment Advisor and informal psychologist.
4. **I WILL NOT crave uncertainty.** Although it's in my nature to seek assurances, I accept that the stock market is driven by events that can't be consistently forecast.
5. **I WILL avoid noise.** Reading negative headlines leads to negative thoughts, which can lead to negative actions that negatively affect my long-term outcome as an investor.
6. **I WILL NOT make investing harder than it needs to be.** Just because making money in the market isn't easy, doesn't mean some complex investment strategy that I don't fully grasp is the answer.

7. I WILL treat the latest investment fad as exactly that - a fad. The tried and true, as boring as it may seem, is the greatest potential to help me compare to an unproven investment approach, no matter how trendy.

8. I WILL NOT expect the stock market to only rise in value. While losses aren't enjoyable, they are inevitable and I should keep my long-term investment goals in mind.

9. I WILL resist the urge to act but no action is required. Time in the market is key, not timing the market.

10. I WILL only look at my investment account statements as often as is absolutely necessary. The more I check in, the more short-term focused I become to the detriment of my long-term investment performance.

- Edgepoint Wealth Management Inc.

As always, if you have any questions or you want to discuss your next planning topic, please do not hesitate to reach out to me. I appreciate your business and look forward to chatting with you soon.

This commentary is for general information only and is not intended to provide specific personalized advice. The opinions expressed are those of Shawn Christianson and not necessarily those of Aligned Capital Partners Inc. (ACPI).

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