



7 key investing points

01

7.2% GROWTH

compounded annually means you double your money every 10 years.

02

INFLATION, OVER THE LONG RUN, REFLECTS A 3% ANNUAL

reduction in the value of money. If you aren't making well over 3% after fees are paid, you are not even treading water.

03

ALL THAT MATTERS IS YOUR TOTAL GAIN.

Not whether the gain comes from interest, dividends or capital gains. It doesn't matter if you have one stock that lost 100%, or 5 that lost 30%, what did your total portfolio do? Your portfolio total needs to grow by more than inflation – that is what matters.

04

AT LEAST HALF OF YOUR GAINS WILL COME FROM YOUR BEHAVIOUR.

Now that you are paying some attention to investing, maybe even enjoying it, you will prioritize some of your cash flow to your investing. Investing will be more than just that anxiety you feel a half dozen times a year when you dust off your statement. Maybe now you will even pay yourself first.

05

BE GREEDY WHEN INVESTING.

Don't think about industries you like to support or organizations you disagree with. Focus on maximizing your gain. The gains you make will allow you the independence to give money away: to family, to charities, to efforts you believe in, maybe even to lobby groups or political parties. All this good stuff happens if you do a good job of investing. Don't confuse or mix your causes and your investing, they are separate. See ESG Investing tab on greedyfarmer.com for further discussion.

06

BE AN INVESTOR WITHOUT BECOMING AN EXPERT / WITHOUT A LARGE TIME COMMITMENT.

That's why you pay me.

07

FEES MATTER BUT NOT AS MUCH AS PERFORMANCE.

Performance net of fees is where your wealth comes from, you should question those that focus on fees, what is their performance?

