

THE STOIC INVESTORS

INVESTMENT PHILOSOPHY & STRATEGY

"HAVE A PHILOSOPHY OF INVESTMENT AND TRY TO FOLLOW IT"
WALTER SCHLOSS



THE STOIC INVESTORS

INVESTMENT PHILOSOPHY & STRATEGY GUIDE

TO BUILD AN INVESTMENT PHILOSOPHY IS TO BUILD A ROAD MAP THAT GUIDES YOUR INVESTMENT STRATEGY AND PROCESS. IT IS THE FRAMEWORK THAT HELPS YOU MAKE INVESTMENT DECISIONS, BASED ON YOUR BELIEFS AND PRINCIPLES THAT CORRESPOND WITH YOUR FINANCIAL GOALS AND TOLERANCE TO RISK. A LOT OF INVESTORS LACK CLARITY ABOUT THE IMPORTANCE OF A CLEAR PHILOSOPHY AND WELL-CONSIDERED STRATEGY.

HOW TO FILL THIS IN?

*TO HELP FILL THIS IN PLEASE REFER TO ORIGINAL BLOG – [BUILD AN INVESTMENT PHILOSOPHY](#)

- THESE ARE NOT HARD AND FAST RULES, JUST A SET OF GUIDING BELIEFS.
- THINK CLEARLY ABOUT EACH ANSWER, KEEP IT SIMPLE. NO POINTS FOR ORIGINALITY.
- CONSIDER SHORT, MEDIUM AND LONG-TERM GOALS.
- ENSURE THAT CERTAIN BELIEFS DON'T CONTRADICT OTHERS, THIS NEEDS TO BE ACTIONABLE.
- YOU MAY NOT HAVE ANSWERS OR IDEAS, LEAVE IT, THINK ABOUT IT AND COME BACK.
- A BELIEF SHOULD BE ABLE TO BE BACKED UP. NOT, I BELIEVE THIS BUT DON'T KNOW WHY.
- CONTINUE TO REFLECT ON THESE IDEAS TO SEE HOW IT EVOLVES OVER TIME.
- THESE PHILOSOPHY NOTES WILL FORM A PART OF YOUR OVERALL INVESTMENT DIY GUIDE.

PHILOSOPHY

STRATEGY





INVESTMENT PHILOSOPHY

OUTLINE YOUR INITIAL BELIEFS ABOUT MARKETS.

WHAT IS YOUR VIEW ABOUT MARKETS? DO YOU THINK THEY ARE EFFICIENT? WHERE DO YOU THINK THE OPPORTUNITY IS?

IS YOUR PHILOSOPHY SUITED TO YOUR PSYCHOLOGY?

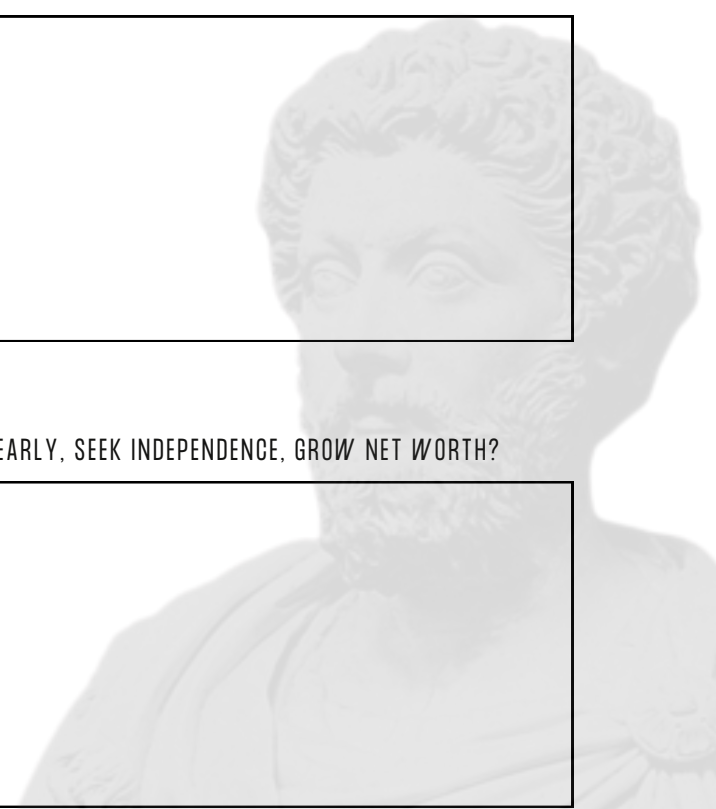
CONSIDER YOUR BIASES AND FLAWS, ARE YOU PATIENT ENOUGH? DO YOU HAVE THE DISCIPLINE TO STAY THE COURSE?

HAVE YOU GOT IDEAS ABOUT YOUR TIME HORIZON?

DEFINE TIME HORIZON TO ENSURE YOUR ASSET ALLOCATION AND RISK TOLERANCE ARE ALIGNED. 5-10-20-30 YEARS???

WHY DO YOU WANT TO INVEST?

WHAT ARE YOUR FINANCIAL OBJECTIVES? DO YOU PLAN TO RETIRE EARLY, SEEK INDEPENDENCE, GROW NET WORTH?





INVESTMENT PHILOSOPHY

WHAT DO YOU WANT TO INVEST IN?

WHAT ARE YOU LOOKING TO INVEST IN? WHAT ARE YOUR INVESTMENT CRITERIA AND HOW WILL YOU PICK STOCKS?

HOW DO YOU VIEW ACTIVE VS PASSIVE INVESTING?

DO YOU BELIEVE IN PASSIVE INVESTING OR DO YOU BELIEVE YOU HAVE WHAT IT TAKES TO BE AN ACTIVE STOCK PICKER?

WHERE DOES YOUR CIRCLE OF COMPETENCE LIE?

WHAT DO YOU ALREADY KNOW? DO YOU HAVE SECTOR OR INDUSTRY EXPERIENCE? PASSIONS? HOBBIES? CURIOUS ABOUT?

DO YOU GRAVITATE TO A CERTAIN INVESTMENT STYLE?

DOES A CERTAIN INVESTMENT STYLE JUMP OUT AT YOU? DO YOU GRAVITATE TO VALUE, GROWTH, QUALITY, ETFs?



INVESTMENT PHILOSOPHY

WHAT DON'T YOU ALIGN WITH AND WILL AVOID?

DO YOU WANT TO AVOID DAY TRADING? IPOS? SMALL-CAPS? EMERGING MARKETS? CERTAIN INDUSTRIES OR SECTORS?

ARE YOU AWARE OF THE RISKS INVOLVED?

WHAT IS YOUR RISK APPETITE? YOUR RISK PROFILE – CONSERVATIVE OR AGGRESSIVE? HOW DO YOU FEEL ABOUT LOSSES?

WHAT ARE YOUR VIEWS ON CASH AND INFLATION?

ARE YOU CONCERNED ABOUT INFLATION OR ARE YOU COMFORTABLE SITTING ON CASH WAITING FOR OPPORTUNITY?

WHAT ARE YOUR BELIEFS AROUND DIVERSIFICATION?

DO YOU BELIEVE IN DIVERSIFICATION AND ASSET ALLOCATION STRATEGIES? DO YOU BELIEVE IN CONCENTRATION?



INVESTMENT PHILOSOPHY

CAN YOUR PHILOSOPHY BE TURNED INTO A STRATEGY?

DOES THE STRATEGY ALIGN WITH YOUR PHILOSOPHY? CAN THIS STRATEGY BE IMPLEMENTED? IS IT EASY TO FOLLOW?

OVERALL MISSION STATEMENT:

OUTLINE A BRIEF OVER VIEW OF YOUR INVESTMENT PHILOSOPHY AND YOUR STRATEGY. IT SHOULD BE SIMPLE AND PRECISE.

NOTES:

UPDATES: HOW HAS MY PHILOSOPHY EVOLVED? ARE THERE AREAS THAT NEED FURTHER RESEARCH?



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