sanctuary
FINANCIAL PLANNING

# Investing with Purpose: Sanctuary's Core Beliefs

At Sanctuary, we believe investing should be **simple**, **clear**, and **aligned** with what matters most to you. Our philosophy is built on principles that stand the test of time:

## 1. Markets Reward Patience

The market reflects the collective thinking of millions. While daily news can rattle emotions, the long-term trend rewards those who stay disciplined. Patience truly pays off—especially when combined with the power of compounding. The longer you remain invested, the more your gains generate their own gains, creating exponential growth over time.

**FUN FACT:** Since 1926, the U.S. stock market has experienced positive returns:

56% *of the time on a daily basis*
63% *of the time on a monthly basis*
75% *of the time on a yearly basis*
88% *of the time on a 5-year basis*
95% *of the time on a 10-year basis*
100% *of the time on a 20-year basis*

*Source: A Wealth of Common Sense, The Stock Market is Not a Casino, 5.25.23*

## 2. Beware the Financial Fortunetellers

Predicting the perfect moment to buy or sell—or finding the next "hot stock"—is a losing game. Even professionals can't do it consistently. Instead, we focus on strategies backed by financial science and designed to work over time.

## 3. Evidence is Our Guide

Research shows focusing on factors like company size, relative price, and profitability can enhance returns. At Sanctuary, we trust the data, not fleeting trends or headlines.

## 4. Diversification Reduces Risk

Picking the right stock is like finding a needle in a haystack. Instead, we invest in the whole haystack, spreading your investments globally across markets and sectors.

## 5. Keep It Simple

Successful investing doesn't have to be complicated. Low-cost, globally diversified ETFs deliver impressive results without unnecessary complexity.

## 6. Costs and Taxes Matter

Warren Buffett famously said, *"Performance comes and goes, but fees are forever."* Minimizing costs and taxes ensures you keep more of what you earn.

## 7. Redefine Risk

Risk isn't about losing everything; it's about understanding how much volatility you're comfortable with. Together, we align your investments with your goals and risk tolerance.

## 8. Purpose Drives Wealth

Your financial plan should reflect what matters most to you. Take a moment to define your "why" by answering questions like *"Money's purpose in my life is..."* or *"True wealth means..."*

## 9. A Simple Decision Framework

Before making any investment decision, ask yourself these 4 questions and let the answers be your guide:

- *Do I understand it?*
- *Is it necessary?*
- *What does it cost?*
- *Does it align with my goals?*

## 10. Focus on What You Can Control

Markets are unpredictable, but you can control crafting a plan tailored to your goals, structuring a portfolio for expected returns, managing costs & taxes, and staying calm during market swings.

## 11. Long-Term Perspective Wins

Investing isn't about chasing quick wins. It's a marathon. We're here to help you stay focused on your journey, no matter what the headlines say.

***Flip over to see how we bring these beliefs to life.***

# How We Bring These Beliefs to Life

We don't just talk about principles—we turn them into **results tailored for your life.**

### 1. Guiding You Through the Noise

Markets are full of distractions. We help you tune out the noise, filter through the headlines, and focus on what truly matters for your financial journey.

### 2. Simplifying Complexity

Financial decisions can feel overwhelming, especially with so many moving pieces. We streamline the process, so you can feel confident and in control.

### 3. Making You the Hero of Your Financial Journey

Financial planning shouldn't feel overwhelming. We equip you with the tools and guidance to tackle complex decisions, turning them into clear, actionable steps aligned with your unique vision for the future.

### 4. A GPS for Every Stage of Life

Life is full of transitions—retirement, a career change, or an unexpected event. We're here to guide you through every phase with clarity and focus.

### 5. Connecting Your Money to Your Purpose

Your financial resources should empower you to live a life aligned with your values and aspirations. We ensure every recommendation reflects what's truly meaningful to you.

### 6. Designing a Framework for Success

Together, we'll craft a personalized plan that empowers you to navigate uncertainties and prepare for a wide range of possibilities with clarity and peace of mind.

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*"Investing should be more like watching paint dry or watching grass grow. If you want excitement, take $800 and go to Las Vegas."*

**- PAUL SAMUELSON,** *American Economist*

## Worry less. Live more.