

GURUN *TOP TEN INVESTMENT RULES*

Our prescription for a good night's sleep

- 1 Manage risk first and return second.**
- 2 Spend less than you earn and invest the rest.**
- 3 Distinguish between wants and needs.**
- 4 Over priced assets (bubbles) eventually return to realistic levels (regress to the mean).**
- 5 Dividends and dividend growth are the secret weapons of a sound portfolio.**
- 6 Tomorrow's events are unpredictable—balance assets (stocks, bonds, cash equivalents, homestead, etc.).**
- 7 Hope is not an asset class.**
- 8 99% of all information is noise.**
- 9 Control greed—never make an initial investment that exceeds 5% of your assets.**
- 10 Most people sell their winners and keep their losers—successful investors do the opposite.**