



Behavioral Finance: Unlocking Smarter Investment Decisions

Presented by: Peak American Investment Advisors, Inc.

What is Behavioral Finance?

Behavioral finance explains why we don't always make rational financial decisions. Even the most experienced investors let emotions, habits, and mental shortcuts influence their choices. Understanding these tendencies is crucial for making informed financial decisions.

Our minds can play tricks on us, leading to overreactions, missed opportunities, and poor timing. Traditional finance assumes we're always logical, but real life is different.



The background of the slide features a collage of US dollar bills, including one-dollar and five-dollar notes, scattered across the surface. A dark-colored pen is positioned diagonally across the center of the image. The text is overlaid on this background.

Common Biases That Influence Financial Decisions

Our brains use shortcuts, called biases, to make decisions quickly. While helpful in daily life, these shortcuts can lead to financial problems.

Eight common biases include:

- **Anchoring:** Focusing too much on a specific reference point, like the original price of a stock.
- **Confirmation:** Seeking information that supports what you already believe.
- **Availability:** Letting recent news or vivid memories skew your view of risk.
- **Overconfidence:** Thinking you know more or can do better than you really can.
- **Herd Behavior:** Following what others are doing, often without a solid reason.
- **Loss Aversion:** Feeling the pain of losses more than the pleasure of gains.
- **Mental Accounting:** Treating different money differently based on its source.
- **Status Quo Bias:** Preferring things to stay the same, even when change is better.

By recognizing these biases, you can make more thoughtful decisions and avoid common pitfalls.



The Emotional Side of Investing

Investing isn't just about numbers—it's deeply emotional. Fear can push you to sell when markets drop, while greed might tempt you to chase hot trends. Losses feel more painful than gains feel good, which can skew risk tolerance and lead to reactive decisions.

A steady plan, supported by expert guidance, helps manage emotions and keeps you focused on long-term goals. Shifting your focus from short-term market moves to long-term success can help you avoid impulsive actions.



Herd Behavior in Action: The 2021 Meme Stock Craze

It's natural to look to others for guidance, but following the crowd can lead to trouble. The 2021 meme stock surge—when investors piled into stocks like GameStop and AMC, driven by social media hype—is a perfect example. Many ignored company fundamentals and bought at inflated prices, only to see values plunge.

This illustrates how herd mentality, fueled by emotions and peer pressure, can lead to poor outcomes. Sticking to a well-thought-out plan keeps you grounded, even when markets get noisy.

Overconfidence and Illusions of Control



It's easy to feel confident when investments go well. But overconfidence can backfire, leading to excessive trading and risky bets. We may believe we can outsmart the market or control outcomes, but evidence shows that over-trading often hurts returns. Sticking with a clear, disciplined plan is usually the better approach.

Mental Accounting and Inertia

We often separate money into “buckets” (like salary, bonuses, or savings) and treat each differently. This mental accounting can lead to splurging or neglecting parts of our financial plan. Combined with status quo bias—our tendency to leave things as they are—it can prevent us from rebalancing portfolios, updating estate plans, or optimizing strategies.

Regular check-ins and a holistic view of finances can help overcome these tendencies and keep your plan aligned with your goals.



Data-Driven Tactical Portfolio Management

In volatile markets, it's easy to let fear, greed, or herd mentality drive investment decisions. But at Peak American, we believe that portfolio management should be based on clear, objective data—not reactive emotions.

- Tactical portfolio management means making decisions guided by market trends, risk metrics, and economic indicators, not gut feelings.
- We use evidence-based strategies to identify opportunities and risks, helping you navigate changing conditions without panicking.
- Our disciplined approach ensures that adjustments to your portfolio are made intentionally and systematically, not impulsively.
- This data-driven method helps keep your investments aligned with your long-term goals, even when headlines scream volatility.

By combining behavioral insights with objective analysis, we help you avoid rash decisions and stay focused on what truly matters: growing and preserving your wealth over time.

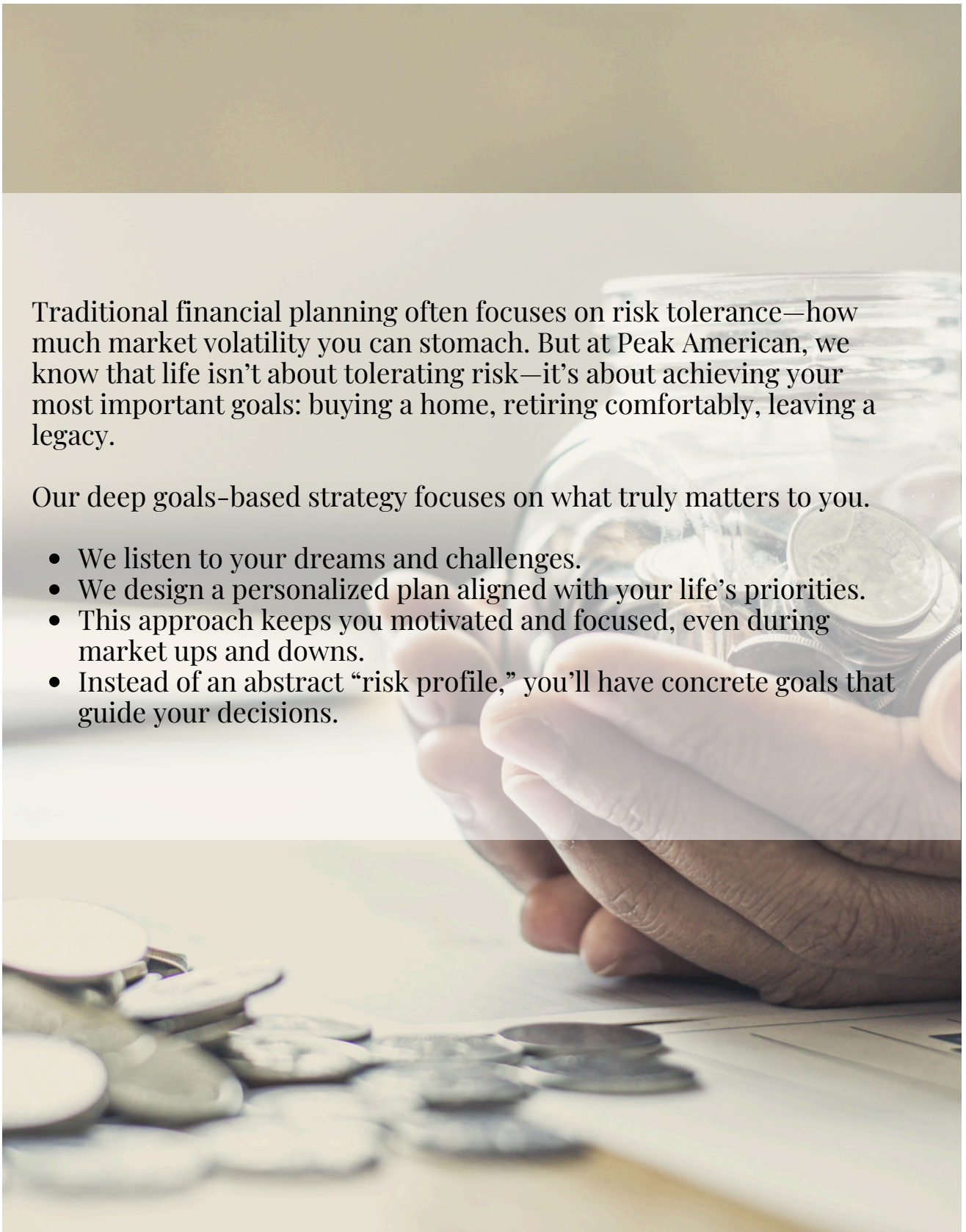


Why Goals-Based Planning is Smarter Than Risk Tolerance

Traditional financial planning often focuses on risk tolerance—how much market volatility you can stomach. But at Peak American, we know that life isn't about tolerating risk—it's about achieving your most important goals: buying a home, retiring comfortably, leaving a legacy.

Our deep goals-based strategy focuses on what truly matters to you.

- We listen to your dreams and challenges.
- We design a personalized plan aligned with your life's priorities.
- This approach keeps you motivated and focused, even during market ups and downs.
- Instead of an abstract "risk profile," you'll have concrete goals that guide your decisions.



Peak American's Proven Process

We combine behavioral insights with our deep understanding of your goals to deliver a comprehensive, client-centered approach

1. **Discovery:** We start by listening—your goals, your challenges, your dreams.
2. **Planning:** We design a plan just for you, integrating behavioral insights and aligning with your life's priorities.
3. **Implementation:** We put your plan into action with smart, evidence-based strategies.
4. **Monitoring:** We keep a close eye on your progress, rebalancing and adjusting as life changes.
5. **Education & Support:** We provide ongoing insights, resources, and guidance so you feel confident and in control.





Understanding behavioral finance and having the right partner makes all the difference. With Peak American, you'll have a clear, personalized roadmap to your goals—supported by expert guidance, smart systems, and an understanding of how human behavior affects decisions.



Let Peak American help you make smarter decisions, grounded in your goals, to build a strong financial future.

Scan the QR code today for your Complimentary One-Hour Session with one of our advisors!

Let's Build Your Future, Together

About Peak American Financial Advisors and Matt

Matthew McIntyre is the founder and the Chief Executive Officer of PEAK American Investment Advisors, Inc. As a serial entrepreneur and “hands-on” leader, Matt remains heavily engaged in the day-to-day business and is always seeking better solutions for the firm and clients. He is a registered Investment Advisor Representative and has had a tremendously successful career building a network of companies dedicated to helping people with their retirement and financial needs for more than 30 years. He strives for integrity and exceptional client experiences in everything he does.

Matt believes strongly in his faith and has made it his mission to spread that devotion and those core beliefs throughout the PEAK family and the people we serve.



Matt McIntyre
CEO

Our Executive & Leadership Team



Lori Dunn
President



Kristin Riesgo
V.P. Finance



Tracie Jones
Director of Client
Experience & Engagement



Robert Blair
Director of Portfolio
Management



Scott Schwitzer
Director of Wealth
Management

Mission Statement

We provide tailored retirement planning with exceptional financial products and wealth management solutions, delivering a white-glove client experience to America's overachievers, guiding them toward financial confidence and peace of mind in retirement.

Our Core Values

Lead with Character

Act with integrity, show respect to others, always do the right thing.

Strive for Excellence

Follow through on your responsibilities, support one another, take ownership of results.

Commit to Competency

Pursue continuous learning, embrace challenges, improve every day.

PEAK's Personalized and Exclusive Client Experience

PEAKperformance Philosophy

At PEAK, we understand that true financial security extends far beyond market performance—it's about navigating the complexities of life with confidence and clarity. Unlike traditional advisors who often cater to ultra-wealthy investors willing to take on more risk, we take a different approach. We focus on you—your goals, your challenges, and your vision for the future.

Our successful clients recognize the importance of protecting and growing their wealth while minimizing unnecessary risk. That's why we offer a tailored, strategic approach that blends proprietary investment strategies with exceptional financial products and wealth management solutions when appropriate, ensuring a balanced path to long-term success.

At PEAK, we don't believe in a one-size-fits-all plan. Instead, we create a personalized roadmap designed to help you achieve what PEAKperformance means to you—whether that's building generational wealth, securing a stress-free retirement, or simply enjoying life on your terms. Our mission is simple: to help you live the life you've worked so hard for; with the financial security and peace of mind you deserve.

That's the PEAKexperience.

Contact Us

📞 800.513.3243

✉ info@peak-team.com

🏠 2400 Dallas Parkway, Suite 100 | Plano, Texas 75093

🌐 www.peakamericanfinancial.com



Schedule time today and secure your future!
