

# The Investor's Survival Guide

*Don't Let Emotions Decide Your Money*

## A quick-action toolkit

(for panic, FOMO, greed and speculation)

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### WHEN MARKETS MOVE, WHAT DO YOU DO?

Tick what you've felt recently:

- I check my portfolio multiple times a day
- I feel like exiting when markets fall
- I feel like investing more when markets rise
- I follow what others are investing in
- I regret not investing earlier

If you ticked 2 or more, this guide is for you.

### THE REAL PROBLEM

Markets don't destroy wealth as often as emotions do.

- ✓ Panic makes you sell low
- ✓ FOMO makes you buy high
- ✓ Greed makes you overstay
- ✓ Speculation makes you lose direction

### YOUR INSTANT DECISION TEST (USE BEFORE ANY ACTION)

Before you buy or sell anything, pause and ask:

- ✓ Am I reacting to news or following a plan?
- ✓ Would I do this if markets were calm?
- ✓ Is this aligned with my goal?
- ✓ Am I trying to "beat the market" or build wealth?

**If you hesitate → Don't act yet!**

### PANIC (Market is Falling)

What you feel:

"Let me exit before it falls more"

What actually happens:

You sell at the lowest point

Do this instead:

- ✓ Continue SIP
- ✓ Step away from daily tracking
- ✓ Revisit your goal

**Rule: Don't act in fear. Wait.**

## **FOMO (Market or Asset is Rising)**

What you feel:

"Everyone is making money, I'm missing out"

What actually happens:

You enter late

Do this instead:

- ✓ Ask: Does this fit my plan?
- ✓ Avoid trend-based investing
- ✓ Stay within allocation

**Rule: If it feels urgent, it's probably FOMO.**

## **GREED (Everything Looks Profitable)**

What you feel:

"This will keep going up"

What actually happens:

You ignore risk

Do this instead:

- ✓ Stick to your plan
- ✓ Avoid over-investing
- ✓ Think long-term

**Rule: Don't chase returns. Build them.**

## **SPECULATION (Fast Money Mindset)**

What you feel:

"This tip looks promising"

What actually happens:

Unpredictable outcomes

Do this instead:

- ✓ Avoid random bets
- ✓ Focus on goals
- ✓ Follow structured investing

**Rule: If it feels like a gamble, it is.**

## **YOUR NEXT STEP**

You don't need to control markets. You need to control your behaviour.

MINTIT app helps you stay aligned with your goals through structured, disciplined investing.

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*"Mutual Fund investments are subject to market risks. Please read offer documents carefully before investing."*