



It's Not About How You Look – It's Just That You Win

T. BRIAN HAYES

In today's world, many people prioritize style and appearances over substance and success. This mindset can be detrimental, especially when it comes to investing where focusing on looking good rather than making sound decisions can significantly impact the value of your retirement portfolio.

Over the past few weeks, we've witnessed some of the most thrilling moments in sports, from the high school and college basketball championships to the Masters golf tournament. If you watched these events, you likely noticed that the champions didn't always win with flawless performances. At times, their victories came through gritty, less-than-picture-perfect efforts. Yet, they triumphed.

The same principle applies to investing during your pre-retirement and retirement years. With the stock market's historic bull run since 2009, it's tempting to adopt a passive strategy, investing in major market indexes and assuming everything will keep rising. This approach can breed overconfidence, leading to risky decisions driven by a desire to appear savvy rather than a focus on long-term success. However, as market volatility surged in 2022 and has continued into this year, such strategies can lead to swift losses.

In your pre-retirement and retirement years, your investment approach should prioritize winning—building and preserving wealth—over chasing flashy results. To dive deeper into this topic, tune into The Retirement Money Matters radio show this weekend as we honor mothers and women by addressing the specific financial challenges women are facing. The show airs on Saturday morning at 6 on WIBC (93.1 FM), Sunday morning at 8 on WWKI (100.5 FM) or

anytime at www.theretirementmoneymattersshow.com. You can also reach us at 765-452-PLAN.

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T. Brian Hayes is the Founder, Owner, and CEO of Hayes Advisory Group, boasting over 30 years of experience in guiding clients towards their retirement goals. Specializing in pre-retirees and retirees, he ensures clients understand their planning options and tailors strategies to their unique needs. A strong advocate for education, Hayes regularly writes and speaks on financial topics, hosts a weekly radio show on retirement, and instructs for The Prepare Institute, a 501-3 non-profit educational institution. He holds memberships in prestigious financial organizations like The Indiana Network of Estate Planning Professionals and The National Association of Insurance and Financial Advisors. Hayes is a distinguished member of the Million Dollar Roundtable (MDRT), with multiple honors recognizing his professional expertise and ethical standards. Based in Central Indiana, he serves clients across the U.S. and Canada, residing with his wife and three children.

