

Portfolio's That Maximize The Probability of High Performance

This week we're preparing for our upcoming September Options Webcast. Here at Iron Gate we consistently preach the value of a thoughtfully devised and executed options strategy to accompany your core portfolio efforts.

Options can be the key to the difference between mediocrity and over-performance for many portfolios primarily because of their ability to generate income when income is often scarce, and secondarily because they can provide a valuable hedge to your core portfolio holdings when managed properly.

If you aren't using options, you should be. If you are, this upcoming webcast will provide an excellent opportunity to refine your options process and improve your approach to options. Plus the question and answer portion of the webcast will be valuable for anyone wanting to dive deeper.

Register For the September 21st Iron Gate Options Webcast

And here is a valuable refresher, or tip of the iceberg if you will, on what options can be doing for your portfolio:

The Sleep Easy Plan: Podcast

In my time as a financial advisor and portfolio manager I have seen many people come to the sudden realization that they haven't prepared fully for their retirement. It's not just that they didn't invest properly, sometimes they did have a good investment strategy.

It's more than that. Often it has to do with having not mapped out their financial future. How much will they need? How much are they likely to have? What type of lifestyle are they expecting? What are the implications of their current financial status projected into the future?

Suddenly they call me in a panic having not slept the past several days. They've felt "the jolt" from their lack of planning.

Today we talk about that "jolt", how to prevent it, and what to do if, or often when, you face it.

I hope you enjoy and take the lesson to heart.

Do You Have Home Country Bias and Other Behaviorally Driven Investor Topics

In this week's podcast I'm basing my thoughts on the string of client questions I have been receiving over the last couple of weeks. You may have heard me say before, as a financial advisor I consider myself a behavioral advisor as much as a markets advisor.

Investors are antsy and they're asking questions like:

"The **market is at an all-time high** is it the time to sell?"

"This **political environment** is making me antsy, how do I trade it?"

I address these topics head on. What does history and what does probability tell us about them? The answers formulate our response.

Finally, I also address a critical behavioral weakness of many investors: **home country bias**. You like many others may have this. It can hamper your portfolio's performance.

So click below to listen as we discuss these very important topics and see

how you would grade yourself against our recommended approach.

[This Client Asked Two Common Questions: Here's Our Answer](#)

A client recently asked me two questions:

- 1) What is the market going to do over the course of the next year?
- 2) What is the secret sauce that has led to our success in the markets?

What I did was walk him through why those aren't the right questions to ask an adviser. I walked him through what I believe any client or potential client should ask their investment adviser.

The reasoning for my answer is deeply connected with why I believe a large number of investors, either on their own or with an adviser, don't achieve the success they should be able to.

Today's podcast is a simple review of that conversation. I hope you enjoy.

What We're Reading

[The first rule of Investing is . . .](#) This is a fantastic, quick read that we agree with wholeheartedly. The key to any "rules" is to implement them. It's one thing to know the rules, it's another to implement them.

[What Matters and What Doesn't in Investing \(and in Life\)](#) This echoes a lot of what we discussed in our podcast. There are some things you shouldn't waste your energy worrying about (even though the media sure does!).

[Two Simple Ways to Trounce the Market](#) – While trouncing the market is never "simple," this article does point out some two important principles that we agree with. In fact, for a lot of our clients, this is how we manage their money.

[How To Think About This Market And The](#)

Non-existent Volatility We Are Experiencing: Podcast

For almost the entire year this has been a smooth sailing market. What does this mean for investors?

This week in our podcast we take a dive into the data around this Bull market, how it compares to other low-volatility markets of the past, and what you should be thinking about when it comes to your portfolio.

Click below to listen and enjoy.

What We're Reading

[Malcom Gladwell: There are no shortcuts to success – here's what will up your chances.](#) We agree 100% with this! It's what we do every day for our clients to help them build and manage their wealth. It's what we're trying to teach our children daily, and it's the one thing that you can't succeed in life without.

[Investors, Stop Worrying About Why 'Nobody' Is Worrying.](#) Jason Zweig's article falls right in line with our podcast for the week. We have no idea why volatility is non-existent. All we know is that it will eventually come, so prepare yourselves. It may be in the next week, month or year, but it will come, the preparation comes now.

[There They Go Again . . . Again.](#) When Howard Marks writes a memo, everyone should read it. We put Mr. Marks memos on the same page as Warren Buffett's annual report. In this memo, he discusses risk, preparation for eventual volatility, and hits head on the ridiculous investment of crypto-currencies.