DEFENSE AUDIT @fmaunlv

The Money Monsters Defense

Check your defenses, then feel the fee monster bite with the calculator.

- [ ] **INFLATION** **I know the real return on every account**
  Rate minus inflation. Negative = a loss called safe.
- [ ] **TAXES** **Tax-advantaged accounts come first**
  401(k), IRA, HSA, Roth before any taxable brokerage.
- [ ] **TAXES** **I hold winners past 12 months**
  Long-term gains: 20%. Short-term: up to 37%.
- [ ] **BEHAVIOR** **My rules are written before the next drop**
  The behavior gap cost the average investor $1.63M per $100K over 30 years.
- [ ] **BEHAVIOR** **I check long-term money quarterly, not daily**

Feel the fee monster: a future portfolio of $ _ _ _ _ _ _ _ _ _ _ _

What a 1% fee eats over 20 years = ______
Same market, one point of fees. Swap to index funds when the gap clears 0.5%.

It's not what you make. It's what you keep.
Four monsters: inflation, taxes, behavior, fees.

Build the fortress before the monsters show up. **Comment "MONSTERS"**
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