

WAVE'S INVESTMENT PRINCIPLES

- Invest for the long-term (preferably longer than ten years), expect and accept volatility.
- A stock is a piece of a business.
- Target great businesses at fair prices that are simple and understandable.
- Target passive index funds that track the general market.
- Do not attempt to time the market or predict the general economy.
- Do not follow the crowd when buying or selling.
- Maintain a cash reserve that is safe and accessible at all times.
- Patience and time are vital when it comes to investing.
- History is not fully indicative of the future.
- All investing comes with the risk of losing money.

All information or ideas provided should be discussed in detail with an advisor prior to implementation. This is not a recommendation to buy or sell any securities or other products. This is simply a list of the general investment principles of Wave Wealth Planning, LLC. These principles may not align with your particular investment goals, risk tolerance, time horizon, etc. These are only for existing investment advisory clients of our firm.