

Welcome to the PlanVision podcast, where we share simple, straightforward investment and planning ideas for normal people. The description in this podcast is for informational purposes only. Do not construe this as personal tax, financial, or legal advice for your situation.

Hello, it's Mark Zoril with the PlanVision podcast. And this is an episode for the researchers and the spreadsheet-ers out there. Those on a mission to figure out how the investment markets perform. People that want to explore the history of markets and see what they might find. We have some of these clients. It's not a bad idea to pursue being better informed about this important aspect of your life—it's your money and how you're going to invest it. And for many people, they're quite rigorous about how we go about things. We research, we read books, we talk to those that might have more experience on us than these on these types of matters. For some, their personality will promote this behavior and can help them make decisions in ways that they're comfortable with, give them more confidence.

So I've seen over the years people that have gone back and looked at market performance over different periods of time to see what could happen based upon what might have happened in the past. Or they might be looking for some relationship between investments. They might uncover a clue, that's what they're looking for. Now wouldn't it be great if you just had one, one good clue? How would you feel about that?

So you endeavor, you go after it. Compile the spreadsheet, start to pull data from different resources. I'll point out, as you do this, you may not be the first person that's done this. In fact, there might have been say trillions of dollars over the years that have been spent on this. I could be exaggerating. Maybe just hundreds of billions. Maybe not even that much. But I'm guessing it's a lot. Anyways, you do all of this, what might happen? You know, there you would be, on a Saturday afternoon at your desk, looking back and forth at these sheets for something, and you've done some complicated Excel macroeconomic thing that you can do there. But it finally reveals itself. And you lean back in your chair and you think to yourself, I have it. I figured it out. You have to tell somebody, right? Or maybe you should keep it a secret. Or you could send it to us, like we're going to be impressed.

Or maybe you didn't do all this work. Okay, maybe you didn't take this approach. But you found an incredible white paper with this new brilliant strategy. Or a fascinating YouTube on a contrarian strategy that could be the *real* answer to how to invest the right way.

My idea is don't do any of this. Save yourself the trouble and the frustration. Just own the global markets in a low-cost portfolio you can tolerate. And instead, work on your physical and mental health.

Thank you for listening to the PlanVision podcast. Let us know if you have any questions or comments on the topics covered.