



Reason in action

Don't let your habits hold you back, start making choices that help your financial future

In collaboration with the Amundi Investment Institute.

Strategies for overcoming behavioural biases



Why is it so difficult to avoid behavioural biases?

- **Behavioural biases are a natural part of human decision-making.** They help us make quick decisions in uncertain and complex environments.
- **These biases can be useful in everyday life, but they may prevent investors from achieving their long term financial goals.** For example, the status quo bias can delay important financial decisions, while loss aversion can discourage risk-taking and investment.
- **The goal is to put simple, repeatable safeguards in place to reduce these biases and keep investors on track.**



Taking action: concrete strategies for overcoming behavioural biases

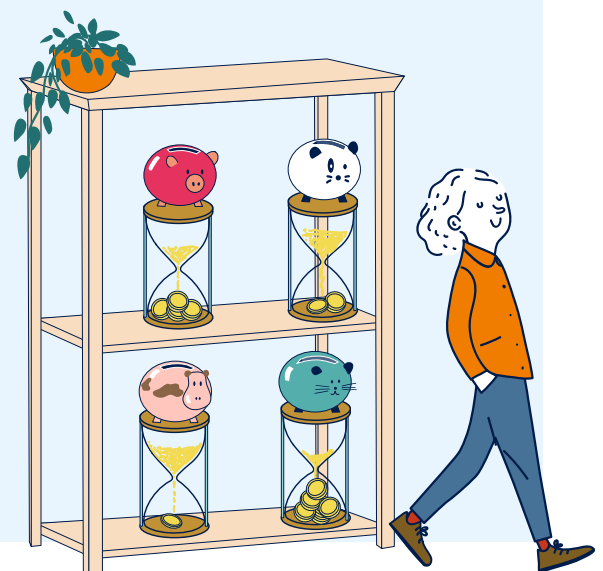
① Focus on our long term goals

Investors who check their portfolios less often tend to take more risks over the long term and achieve better performance¹.



Tip

Avoid checking your portfolio too often, as this can increase anxiety and lead to impulsive decisions.



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Taking action: concrete strategies for overcoming behavioural biases (continued)

② Delegate investment management

Studies show that reducing savers' concerns through financial advice is associated with greater market participation and increased risk taking^{2, 3}.



Did you know?

- Professional portfolio management is now **accessible** to many investors via **robo-advisors** - low-cost digital investment platforms that use algorithms to **automatically manage diversified* portfolios**.
- Some robo-advisors offer **recommendations** while leaving the **final decision** with the investor.
- Investors who use robo-advisors often rebalance more consistently and can achieve **better outcomes** due to disciplined, algorithmic decision making⁴

③ Automate your investments

Studies show that automatic contributions can help savers overcome procrastination and take consistent action^{5, 6}.

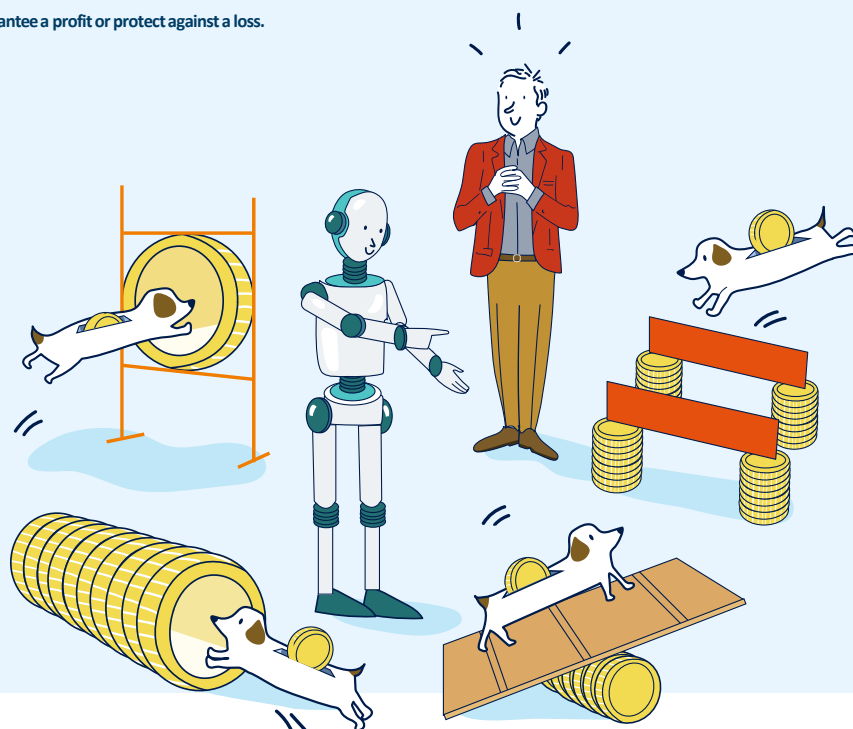


Did you know?

There are many ways for savers to invest automatically:

- Set up **recurring transfers** (weekly, monthly, etc.) from your bank account. You are free to **choose the amount** you wish to invest **and the frequency** of these payments. You can adjust or stop them at any time! Use direct debit or payroll deduction to invest before you see the money.
- Use a **robo-advisor** to schedule regular investments and automatic rebalancing.

*Diversification does not guarantee a profit or protect against a loss.



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Sources

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Important information

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