ARISTA
WEALTH MANAGEMENT

CLOSING THE INVESTOR GAP

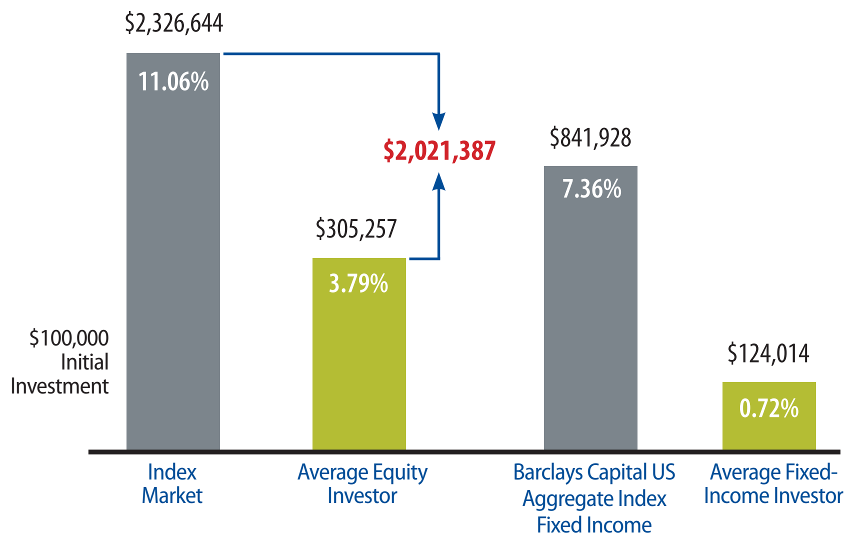
The "Investor Gap" is the difference between the annual return of major market indices and the annual return of an average investor. Over the past 30 years, the average stock market investor has underperformed the market index by an annual average of 7.27%!

The Investor Gap is caused by:

1) Attempting to time the Market
2) Chasing Returns
3) Portfolio Misallocation

Average Investor vs. Major Indices 1985-2014*

Ending values and average annual returns of hypothetical $100,000 initial investments for 30 years ended 12/31/14



*Average stock and bond investor performances were used from a DALBAR study, Quantitative Analysis of Investor Behavior (QAIB), 4/2014. QAIB calculates investor returns as the change in assets after sales, redemptions, and exchanges. This method captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and any other costs. After calculating investor returns, two percentages are calculated: total investor return for period and annualized investor return. The fact that buy-and-hold has been a successful strategy in the past does not guarantee that it will successful in the future.

At Arista Wealth we understand behavioral finance. We close the "Investor Gap" by helping our clients avoid the wrong investment decisions at the wrong time, for the wrong reasons.

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