

THE INVESTMENT OWNER'S CONTRACT*

I _____, HEREBY STATE THAT I AM AN INVESTOR WHO IS SEEKING TO ACCUMULATE WEALTH FOR MANY YEARS INTO THE FUTURE.

I KNOW THAT THERE WILL BE MANY TIMES WHEN I AM TEMPTED TO MAKE INVESTMENTS THAT HAVE GONE OR ARE GOING UP IN PRICE, AND OTHER TIMES WHEN I WILL BE TEMPTED TO SELL MY INVESTMENTS BECAUSE THEY HAVE GONE OR ARE GOING DOWN IN PRICE.

I HEREBY DECLARE MY REFUSAL TO LET A HERD OF STRANGERS MAKE MY FINANCIAL DECISIONS FOR ME. I FURTHER MAKE A SOLEMN COMMITMENT TO NEVER INVEST JUST BECAUSE THE PRICE OF THE INVESTMENT IS GOING UP AND NEVER SELL JUST BECAUSE THE PRICE HAS GONE DOWN. INSTEAD, I WILL INVEST \$_____ PER MONTH, EVERY MONTH, THROUGH AN AUTOMATIC INVESTMENT PLAN OR "DOLLAR COST AVERAGING PROGRAM" (DCA) INTO THE FOLLOWING MUTUAL FUNDS:

- 1. _____**
- 2. _____**
- 3. _____**

I WILL ALSO INVEST ADDITIONAL AMOUNTS WHENEVER I CAN AFFORD TO SPARE THE CASH EVEN THOUGH I MAY GUESS THE MARKET WRONG AND LOSE IN THE SHORT TERM.

I HEREBY DECLARE THAT I WILL HOLD EACH OF THESE INVESTMENTS CONTINUALLY THROUGH AT LEAST FOLLOWING DATE. (THE START AND FINISH OF THIS DATE SHOULD BE A MINIMUM OF THREE TO FIVE YEARS) _____

THE ONLY EXCEPTIONS ALLOWED UNDER THE TERMS OF THIS SELF IMPOSED CONTRACT ARE A SUDDEN, PRESSING NEED FOR CASH, LIKE A HEALTH CARE EMERGENCY, LOSS OF JOB, A

MORE SUITABLE INVESTMENT OR FOR YOUR OWN PERSONAL EDUCATION.

I AM, BY SIGNING BELOW, STATING MY INTENTION NOT ONLY TO ABIDE BY THE TERMS OF THIS CONTRACT, BUT TO RE-READ THIS DOCUMENT WHENEVER I AM TEMPTED TO SELL ANY OF MY INVESTMENTS.

THIS CONTRACT IS VALID ONLY WHEN SIGNED BY AT LEAST ONE WITNESS, AND MUST BE KEPT IN A SAFE PLACE THAT IS EASILY ACCESSIBLE FOR FUTURE REFERENCE.

SIGNED

DATE

WITNESS

*** THE INTELLIGENT INVESTOR BY BENJAMIN GRAHAM
(THE MAN WHO TAUGHT WARREN BUFFET HOW TO INVEST)**