

Q ■ Are women better investors?

A ■ Sorry guys, but this one goes to the women. A recent study by Barclays Capital and Ledbury Research found that women were more likely than men to make money in the market. The study suggests women tend to avoid risk, possibly because they are less confident than men. They trade less (buy and hold, anyone?), follow the rules, and play it safe. The study stated, "Women were more likely than men to have a greater desire for self-control" and tend to make their investment decisions based on research rather than emotion.

The study is supported by other research:

- A 2005 study by Merrill Lynch found that significantly more men than women held an investment for too long
- A 2009 academic study found that women outperformed men by 1% annually
- A study by Hedge Fund Research found that women produced more than one-third better returns than men over a nine-year period

While women tend to be under-confident, men tend to be over-confident and are willing to take bigger risks, seeking a bigger payoff. For some of us, this news merely confirms what we've observed in the financial markets over the past few years.

While it might be amusing to tease the guys about studies like these, the important message is regardless of gender, better investing decisions result from a disciplined approach. Recommendations should depend on your current situation and future planning objectives. It is important to do the research and seek a reasonable level of risk to meet your personal investing objectives. Our attitude is we are not in the business of maximizing investment returns at the expense of unjustified risk or loss of capital.

Last month we gave you the opportunity to obtain a copy of our "Planning Checklist". If you haven't requested your copy, you can do so by emailing Melissa.Yetter@hutchinsonwealth.com or contacting her at (336)235-6601.



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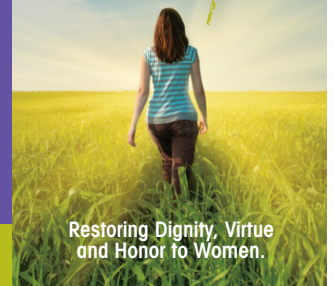


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