

Your Decision Rules

Using discipline to protect long-term choices

Discipline is easier when important rules are written while you are calm. This exercise helps you create a small set of rules for moments when markets, news or emotions make patience difficult.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- when you will normally review your portfolio
- what changes genuinely justify a strategic change
- what events should not trigger immediate action
- which decisions deserve a waiting period
- who you may consult before a major irreversible decision

After completing the exercise

- How often do you intervene simply to reduce anxiety?
- What facts would justify changing course?
- Which routines can be automated?
- Where would a 24- or 48-hour pause improve decisions?
- How can you distinguish patience from stubbornness?

A discipline pause

Before changing a long-term strategy, ask: Has my objective, circumstance, horizon or investment assumption changed—or do I simply feel pressure to act?

My takeaway

The decision rule that would protect me most is _____
because _____

Your Decision Rules

Decision Rules Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Situation	My usual impulse	Rule in advance	Waiting period	What would justify action	Who can help
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.