

INSIDE THE BOOK

FOBO Investing

"Try choosing a large cap mutual fund and you will experience a FOBO. There will be some attribute in each fund where it shines the best. Same is with debt or commercial properties or a designer for clothes! Even if you do make a tough choice between similar options, you can suffer from regret later that you could have done better. This is called buyer's remorse and may lead you to exercise the option to change. Such changes can be very expensive because they may incur transaction costs, contract breaking charges, and other expenses. FOBO investing is expensive and causes harm to the investor portfolios."

- Page 202

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ROBO Investing

"FOBO investing is the opposite of robo investing. When you go through a robo advisor, you have a limited set of options. You are given a pre-determined portfolio which is modified as per your requirements and preferences. All said and done, these options are not drastically different from the ones you started from. This is an advantage as well as disadvantage of robo investing. Robo investing does not allow you to do stupid things, yet it does try to fit one size to everyone by putting them into groups and types. Robo investing is a great way to overcome FOBO from a financial perspective."

- Page 202



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"Investment is not all about quantitative techniques and numbers. It is about behaviour. The most common biases in human behaviour are the ones related to our money and investment habits. When it comes to money and investing, we're not always as rational as we think we are."

- Page 23

The Human and Financial Perspective ^N
of Money, Finance, Markets, People, and Life.

What My MBA Did Not Teach Me About **MONEY**



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