

For years, Carl Richards noticed something interesting: The real life return of the AVERAGE INVESTOR was dramatically lower than the return of the AVERAGE MUTUAL FUND. In theory, this gap shouldn't exist, but investors were leaving money on the table and didn't seem to understand how it happened.

Carl named this phenomenon the Behavior Gap™. For over 15 years, Carl's relentless curiosity has driven him to explore why the Behavior Gap exists and to share what he knows about it. Carl's main purpose for creating the Behavior Gap is to help people close the gap by learning and practicing the best investor behavior.

Currently, Carl serves as the Family CFO for a select group of families through Clearwater Wealth Management, a firm he started after more than ten years in the brokerage industry. In addition to his role as Family CFO, Carl also serves in a research capacity for multiple financial firms with offices in Arizona, Nevada, North Carolina, Georgia, and Utah. Carl received a Bachelor of Science degree in Finance from the University of Utah, and he's credentialed as a Certified Financial Planner™. Married with four children, Carl enjoys spending time outside with his family. Carl shares his findings via behaviorgap.com and at public speaking engagements. If you want to learn more about the Behavior Gap™, feel free to email him at carl@behaviorgap.com.