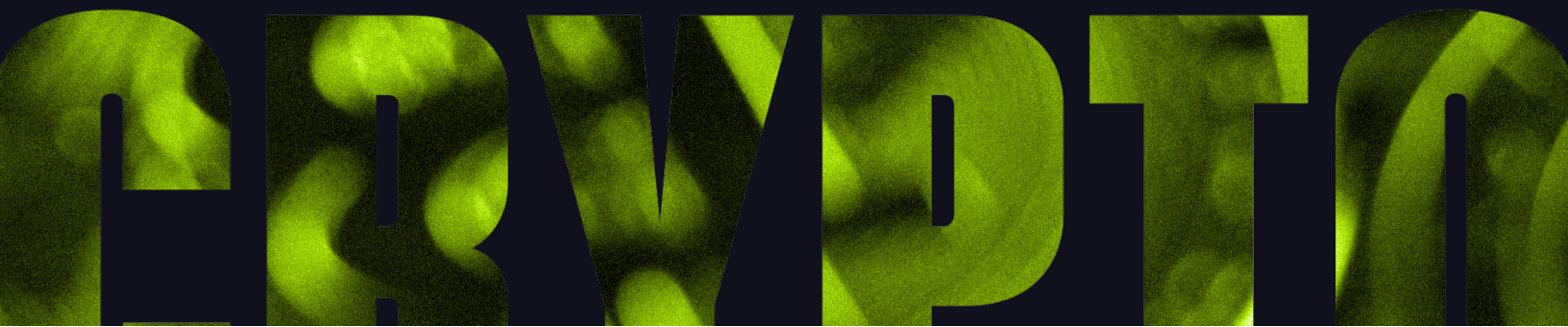
RV CRYPTO ACADEMY

KNOWLEDGE DROPS

Mark Ritchie II — Are You an Investor or a Trader?



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We hope you enjoyed this tutorial Mark Ritchie II. As you move through your financial learning journey in the Crypto Academy, think of these reports and all the other Academy extras as Cliff's Notes. These reports are not meant to replace any of the episodes — they're here to help make things easier.

These reports were populated by the AI-powered RV bot on the new Real Vision platform.

Enjoy.

As Dave Floyd mentioned in another Academy tutorial, the road to successful investing begins with an understanding of who you are as both a person and as an investor. Mark Ritchie II, managing partner of RTM Capital Advisors, says the question at the core of that understanding is: "Are you an investor or a trader?"

Through trial and error, the help of mentors, and the study of market history, you can develop a process that blends technicals, fundamentals, and an understanding of market sentiment to best fit your own style. Here are the key knowledge drops:

1. **There are no two ways around it: investing is a highly personal endeavor.** Successful investing depends on who you are, your goals, and your background. There is no one-size-fits-all approach, and it's essential to tailor your investment strategy to your unique circumstances, goals, and background. Mark says that, to some extent, we're all traders — and even the long-term investors among us need to recognize when it's time to make a trade.

2. **Blending technical and fundamental analysis can help you better time your trades and understand their long-term potential.** Successful investing often involves using both methods — so don't ignore one or the other until you've tried it for yourself. Mark uses technical indicators to better understand the risk-reward ratio of a trade, while fundamental analysis tells him when a trade idea could grow into an investment.

3. **Experience in the markets will help you recognize when the optimal factors for a trade align.** Developing the skill of intuitive pattern recognition will help you avoid impulsive choices, improve your risk management, and trade only once you have conviction. Mark waits for a combination of factors to align before taking a trade — a moment that he calls the "convergence of confidence."

4. **The investment landscape is constantly changing, so staying open to new information and flexible with your strategies is key.** Mark acknowledges that there's no perfect process in trading, and no one can see everything ahead of time. Staying open to learning from a variety of sources and continually refining your approach will help you grow as an investor.

5. **It's important to prioritize both your financial and psychological capital.** That means avoiding overtrading during periods of poor performance. Drawdowns happen to even the best investors, but by remaining disciplined and managing your risk, you'll build healthy emotional and psychological habits that are crucial to long-term success. Mark recommends waiting for low-risk entry points as a way to minimize losses and not spend too much mental capital.