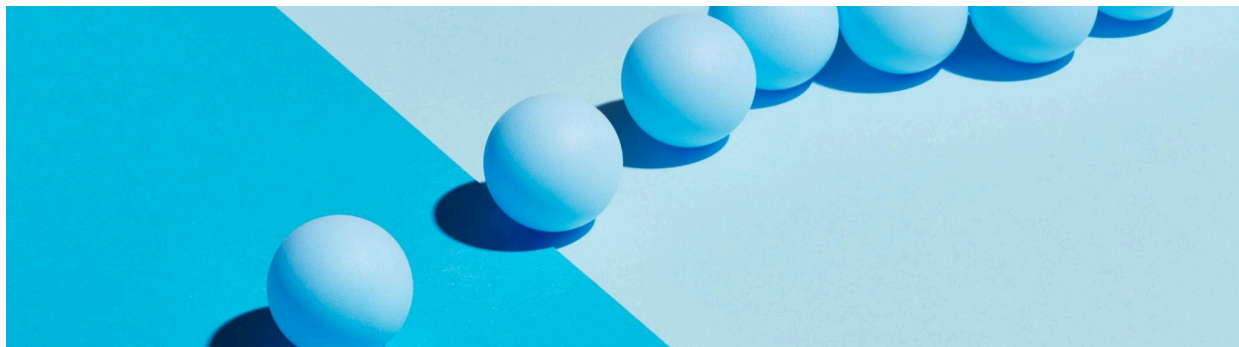


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# Grow the Hell Up and Start Investing like an Adult



By Jeremy Korman,  
Fee-only Financial Advisor  
Founder of Pinecone Financial

*Money help for people who hate money stuff*  
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## The best investment strategy is BORING

It's my job to be boring.

As a financial advisor, my job is to steer people away from “fun” investments and into boring, dependable ones. Why? Because that's how you actually get rich.

Warren Buffett—and 100+ years of data—agree: the only stock you ever need to buy is a U.S. Total Market Index Fund. It's the Toyota Camry of investing. Not sexy, not flashy. But reliable as hell. A total market index fund owns everything. Thousands of U.S. companies. Mostly run by 55-year-old dudes who've never taken a risk in their lives. And that's exactly the point.

Predictability builds wealth. These “boring” companies just keep doing their jobs—year after year—like your most forgettable coworker. But guess what? Over 15, 25, 50 years... the money stacks.

Now, maybe your Robinhood account just had a killer month. Congrats. I don't care. I care about what your money looks like in 40 years. Robinhood is fun. Vegas is fun. But neither is a retirement plan.

If you wanna throw \$300 at Bitcoin for the thrill, go for it. I did too in my 20s. Some bets worked. Most didn't. That's fine when it's play money. But real wealth? That lives in index funds.

Here's the rule:

Under 25? Experiment with stocks. Party a little too hard. Live a little.

Over 25? Grow the hell up. And invest in boring index funds.

PS — If you're looking for a good one, Buffett and I both love VTSAX (google it).

## **Want help turning this into a real plan?**

Hi, I'm Jeremy — a fee-only fiduciary and certified money nerd.  
I help smart people who hate spreadsheets feel good about their finances.

Book a free 30-minute call and let's walk through your full financial picture — from buying a home to budgeting, investing, and setting up a plan that actually works for your life. I love helping people turn their day jobs into long-term financial freedom.

 [Book a Free Call](#)

