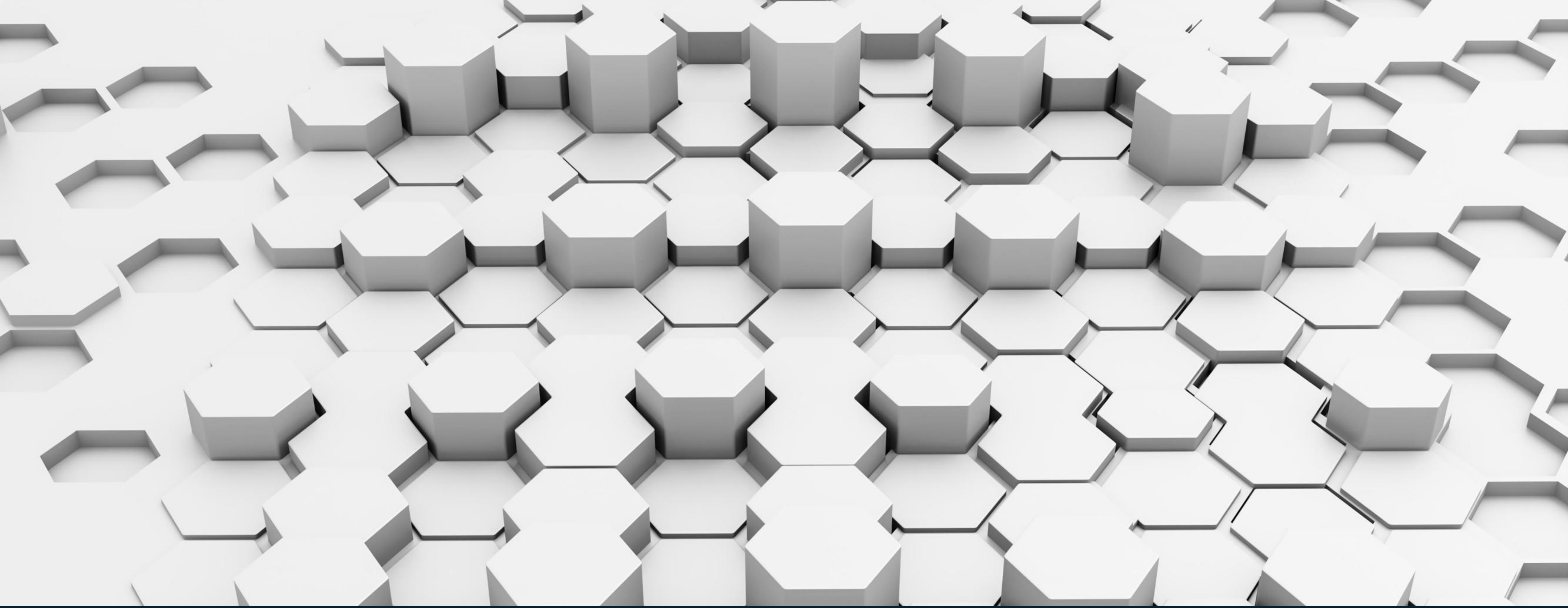


Where Minds meet Machines: Personality science at scale with AI

ACTUARIAL SOCIETY OF SOUTH AFRICA

Advancing Actuarial Excellence

Educate • Develop • Uphold

What is personality?

Complete this reconciliation by Friday and submit a detailed report

	Sarah	John
Thinking	*'I should start today. Something might go wrong. What if we have system downtime? I need a plan.'*	*'Friday is ages away. I have plenty of time. It'll be fine.'*
Feeling	• Anxious (disorganised) • Guilt (if she procrastinates) • Calm + Relieved (when she plans)	• Relaxed (calm) • Bored and restricted by rigid planning • Only feels pressure when deadline imminent
Behaving	• Creates a daily plan. • Does a little each day (finishes Thurs) • Double-checks for errors	• Starts Thursday evening in a panic • Rushes through it • Submits at 11:59pm with typos

What is personality?

Two-Pot withdrawal system comes into effect, withdraw?

Thinking

Feeling

Behaving

History:

- John's dad sat him down every month with his mom to go through the family budget .
- John's dad always said, 'You NEVER touch your retirement savings.'
- John's dad retired comfortable and enjoys his travel lifestyle.
- John's dad always seemed to have money squirrelled away for emergencies.

'WORK JOHN

'Friday is ages away. I have plenty of time. It'll be fine.'

- Relaxed (calm)
- Bored and restricted by rigid planning
- Only feels pressure with deadlines

- Starts Thursday evening in a panic
- Rushes through it
- Submits at 11:59pm with typos

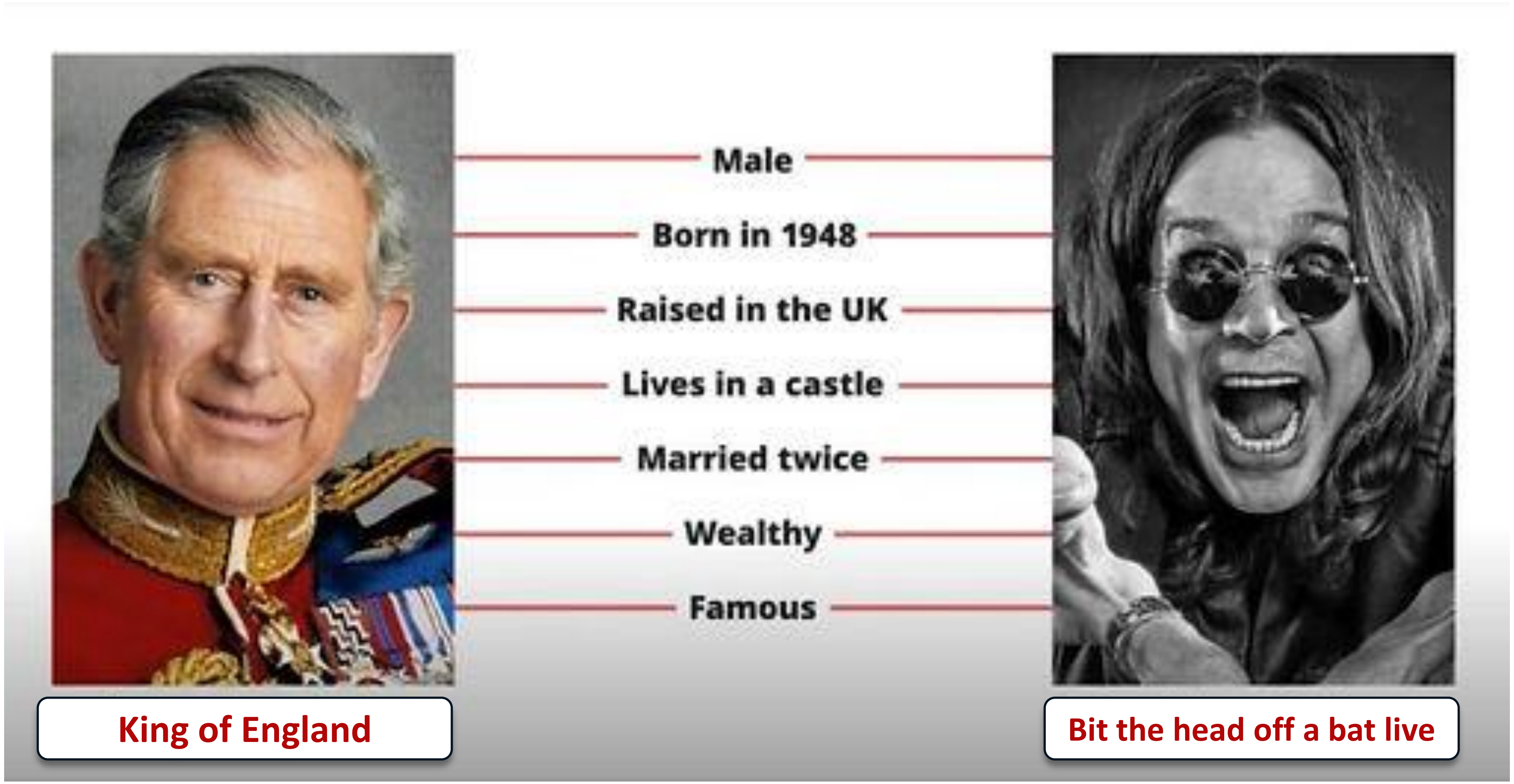
'MONEY JOHN

'Retirement is ages away but that's more time to compound'.

I'm a mess with most things but ***not*** *money (deeply internalised feelings about his father and money).*

Ignores Two-Pot system and increases RA contribution because this has reminded him how little time is left.

Personality science at scale with AI



Personality science at scale with AI

Now think of:

Cryptocurrency

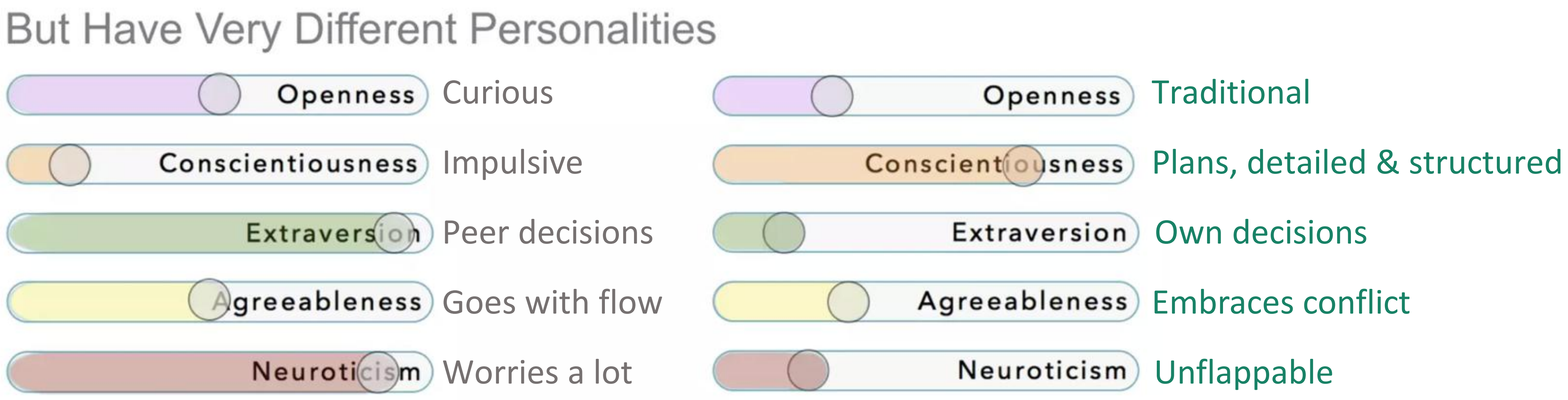
Member switches job

2-pot withdrawals

Infographic versus white paper

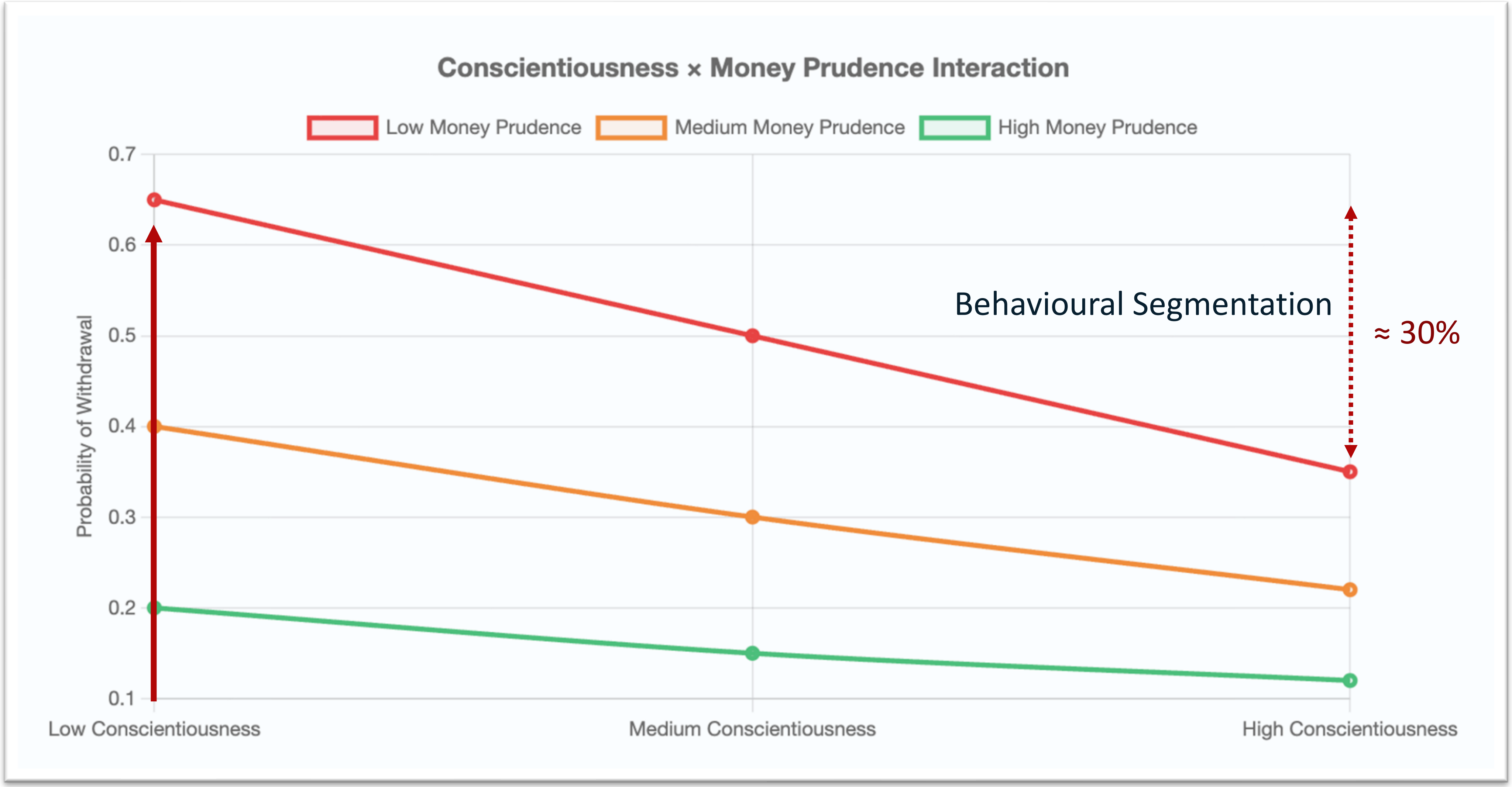
Liberation day crash

Policy lapses (debit order)



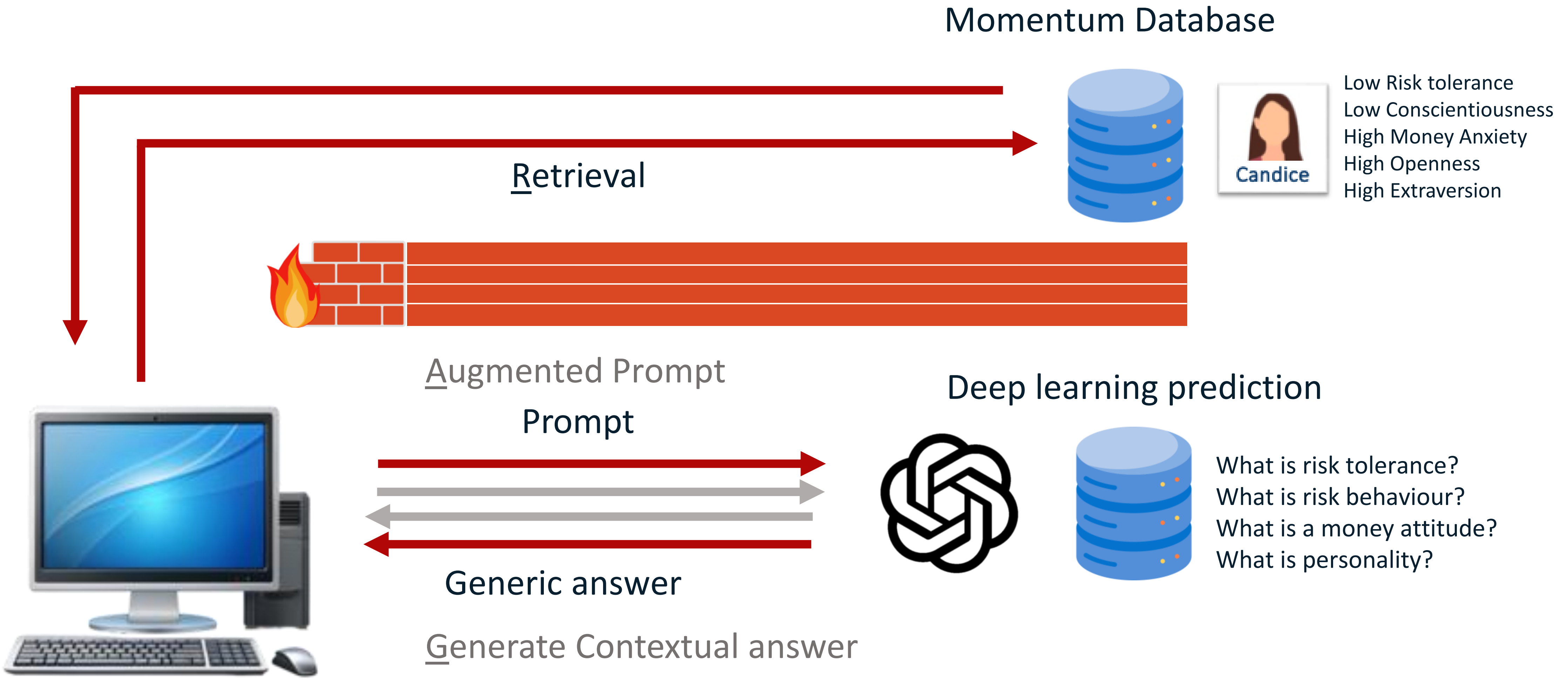
Personality science at scale with AI

Personality science at scale with AI

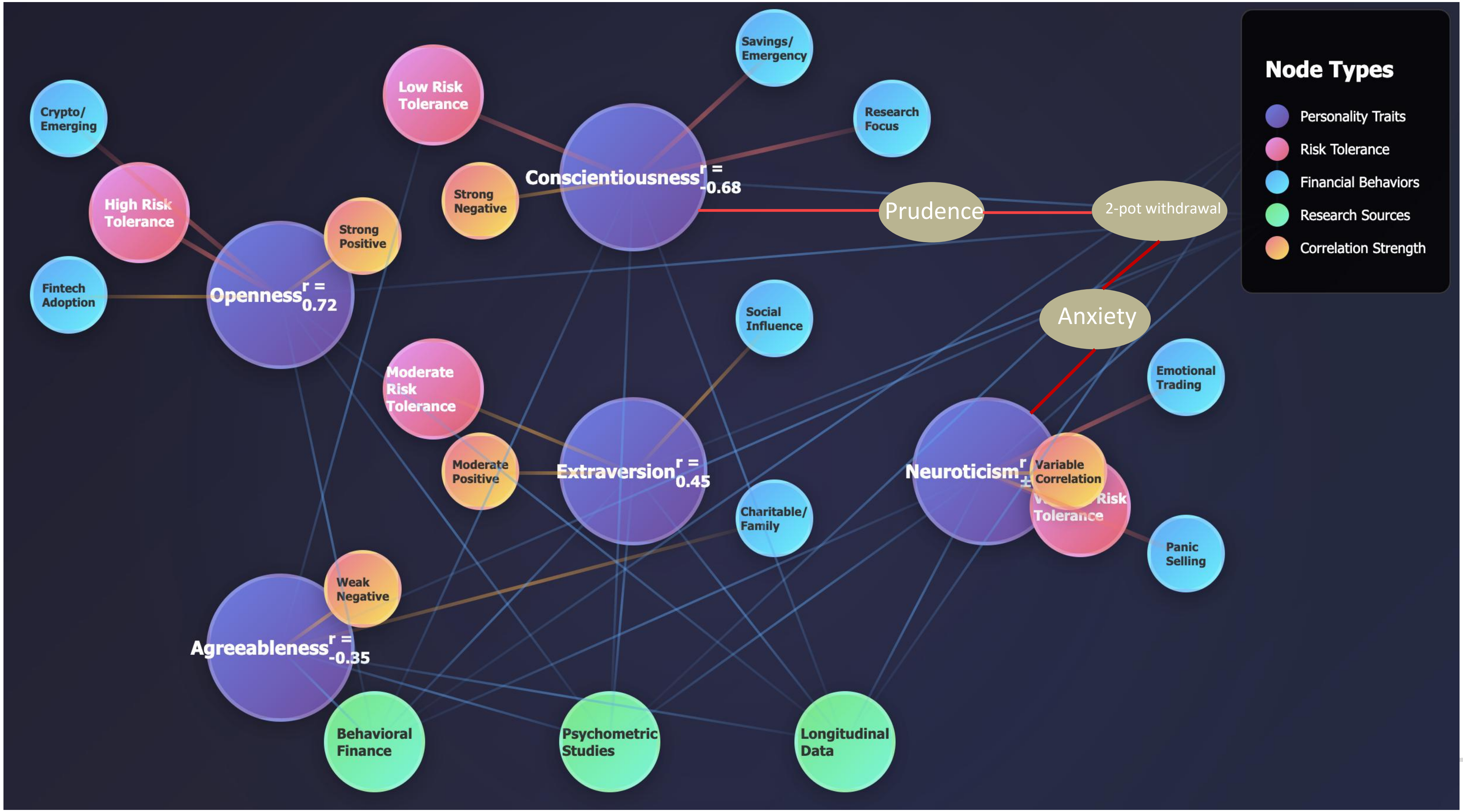


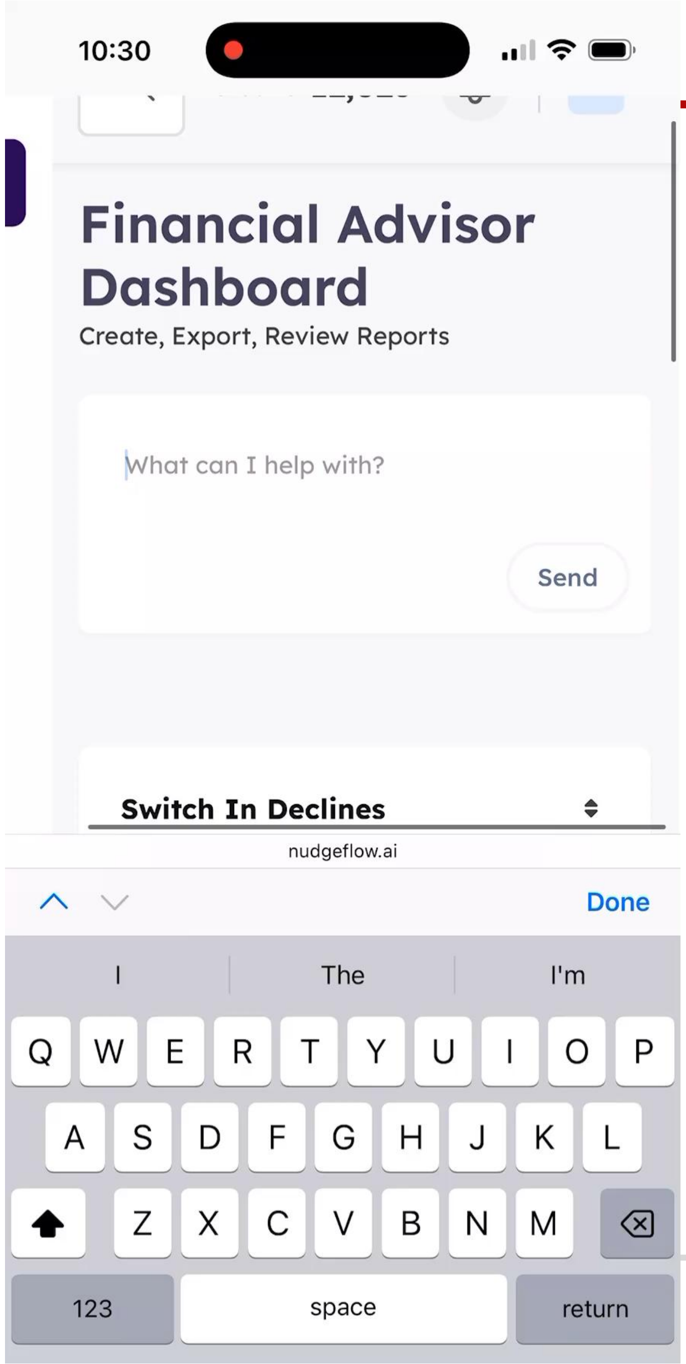
Nixon, P.P. and Gilbert, E., 2026. The Moderating Role of Money Attitudes in the Relationship Between Personality Traits and Early Pension Withdrawal. *Journal of Consumer Behaviour*.

Personality science at scale with AI



Personality science at scale with AI





Apple

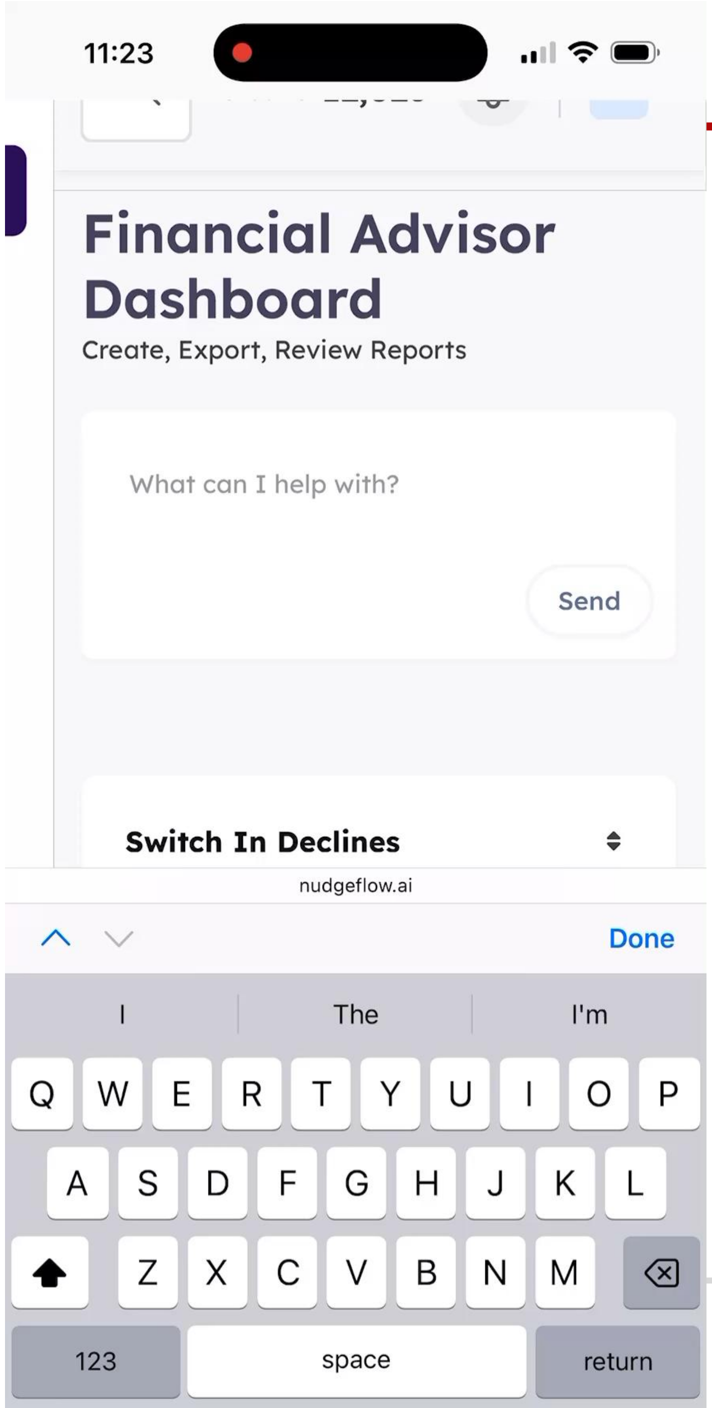
Walmart

Based on Candice's personality profile, she would likely prefer buying Apple stocks over Walmart stocks.

Here's the reasoning:

High openness strongly favors Apple - people high in openness are drawn to innovation, creativity, and cutting-edge technology. Apple represents innovation, sleek design, and being at the forefront of tech trends, which aligns perfectly with an open personality.

High extraversion also supports Apple, as extraverts often gravitate toward brands and companies that are exciting, trendy, and socially visible. Apple has that aspirational, forward-looking image.



As a registered financial adviser working with Candice, you're in a much better position to guide this decision appropriately. Here's my analysis:

Yes, Candice should definitely use a stop loss given her profile, and you should help her set it.

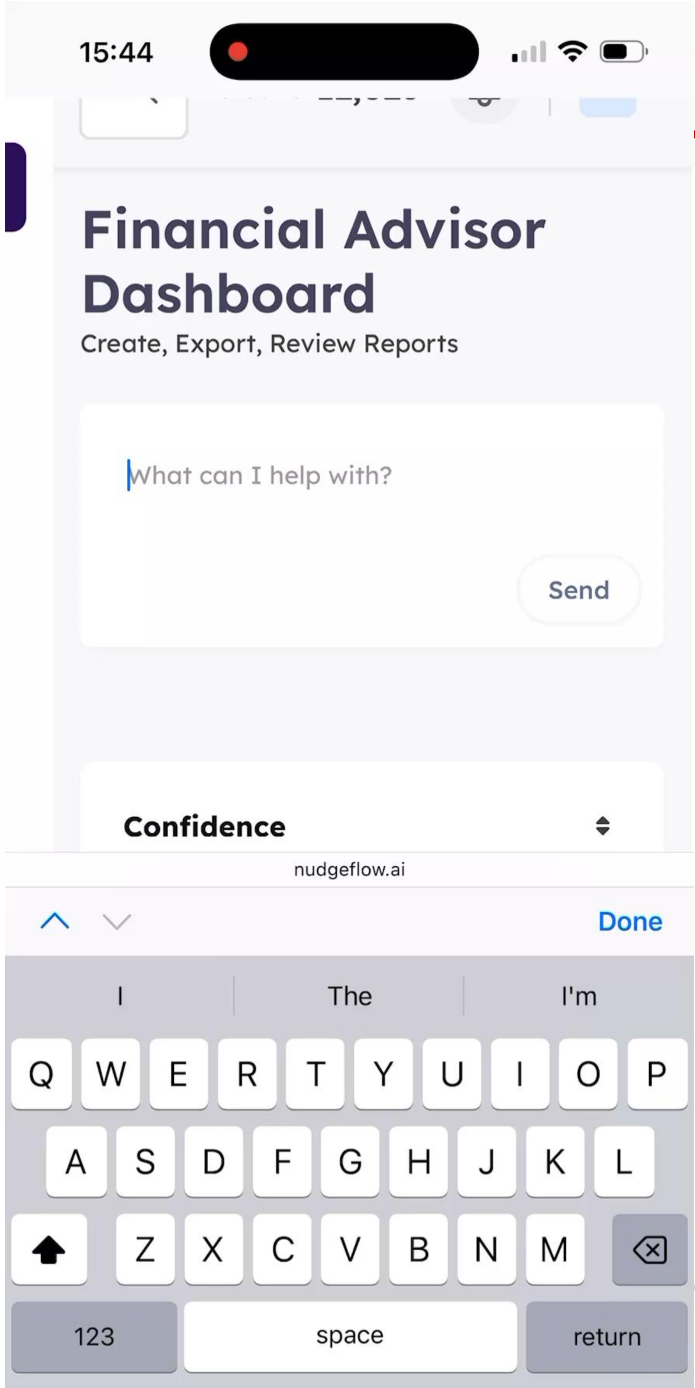
Recommended stop loss level: Around 15-20% ($160-170)

Why this makes sense for Candice:

- Her **low risk tolerance + high money anxiety** means she needs protection from major losses that could cause significant emotional distress
- Her **low financial knowledge + low conscientiousness** means she's unlikely to monitor the position properly or make rational exit decisions on her own
- Her **high neuroticism** suggests she'll panic if losses mount, potentially leading to worse timing on exits

Why 15-20% specifically:

- Tight enough to respect her low risk tolerance
- Wide enough to avoid getting stopped out on normal Apple volatility
- Psychologically manageable loss amount given her anxiety levels



Hi Candice! 📱

Hope you're enjoying Liberation Day! I wanted to reach out about your Apple shares since the markets are having a bumpy day due to all the tariff talk in the news.

The good news: This is exactly why we set up that stop loss at $160 - it's working as your safety net, so you don't need to worry or make any rushed decisions right now.

What this means for you: Market jitters like this are totally normal, even though they can feel scary. Apple is still the same innovative company you invested in yesterday - nothing about their amazing products or future potential changed overnight because of political news cycles.

Your action plan: Absolutely nothing! 😊 Your stop loss is doing its job of protecting you, and this gives us a perfect opportunity to talk about building that diversified portfolio we discussed. Remember, individual stock picking is just one small piece of your overall financial picture.

Think of it this way: Even if Apple dips temporarily, you're still building toward that incredible Kilimanjaro adventure! Every dollar you save and invest (the smart, diversified way) gets you closer to standing on the Roof of Africa.

Let's chat this week about some broader investment options that might help you sleep better at night while still working toward your goals.

No stress, no panic, just steady progress! 🏔️