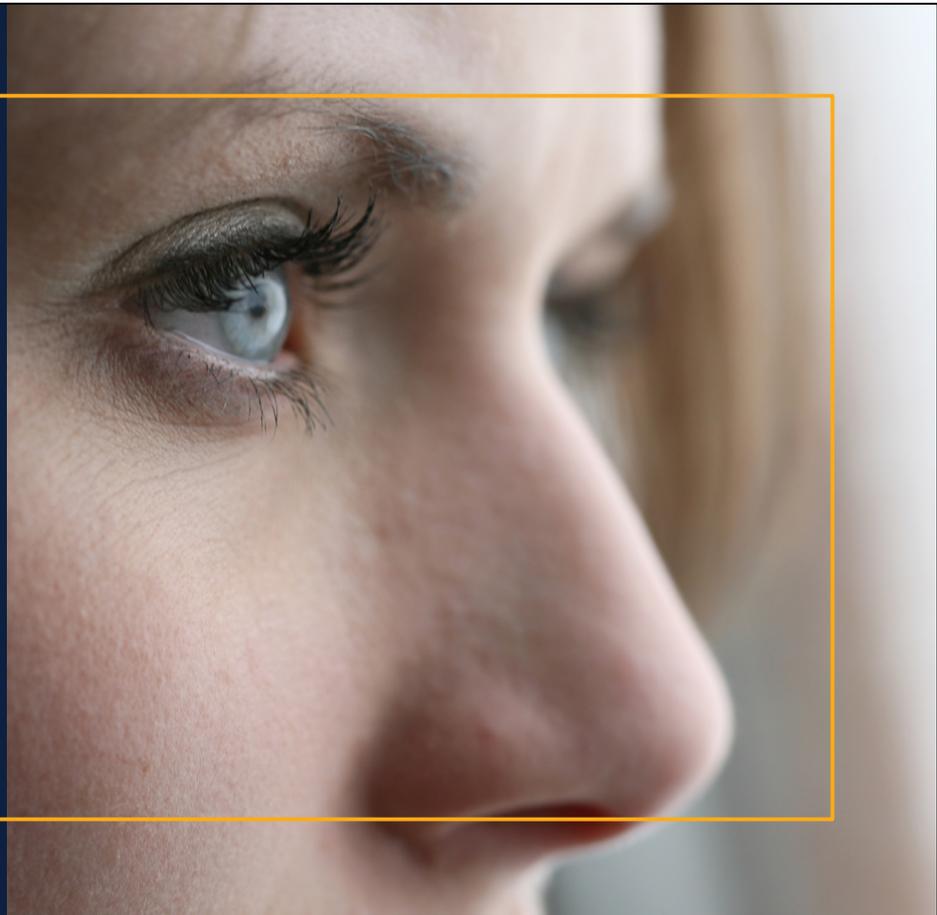


# The Overprotective Brain

How to keep it from undermining your  
health, finances, and decision-making  
as you age



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Often, the very things  
we've been doing to try to  
control our anxiety are  
actually what maintains it.



**Jennifer Shannon, LMFT**  
Cognitive Behavioral Therapist



## Agenda

- What Is the Monkey Mind?
- The Cost of Anxiety
- Taming the Monkey



# What Is the Monkey Mind?



## Understanding the "Monkey Mind" Concept

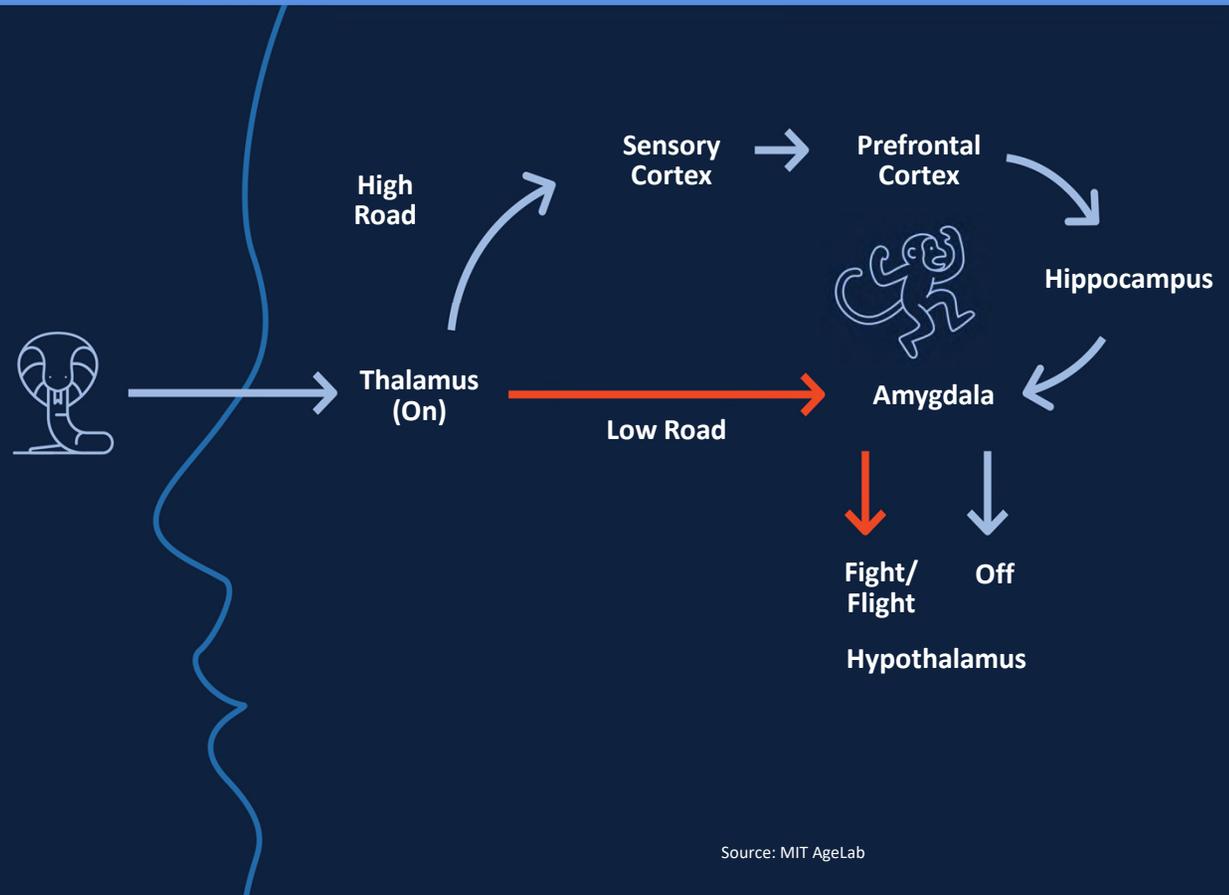
### **Origin**

Ancient metaphor for a restless, distracted mind, like a monkey jumping from branch to branch

### **Modern use**

Used in psychology and coaching approaches to describe a mind filled with mental chatter or racing thoughts

# We're All Susceptible to the Monkey Mindset



Source: MIT AgeLab

Purpose of  
the Monkey  
Mind—  
Protect Us From  
Primordial Threats



Death



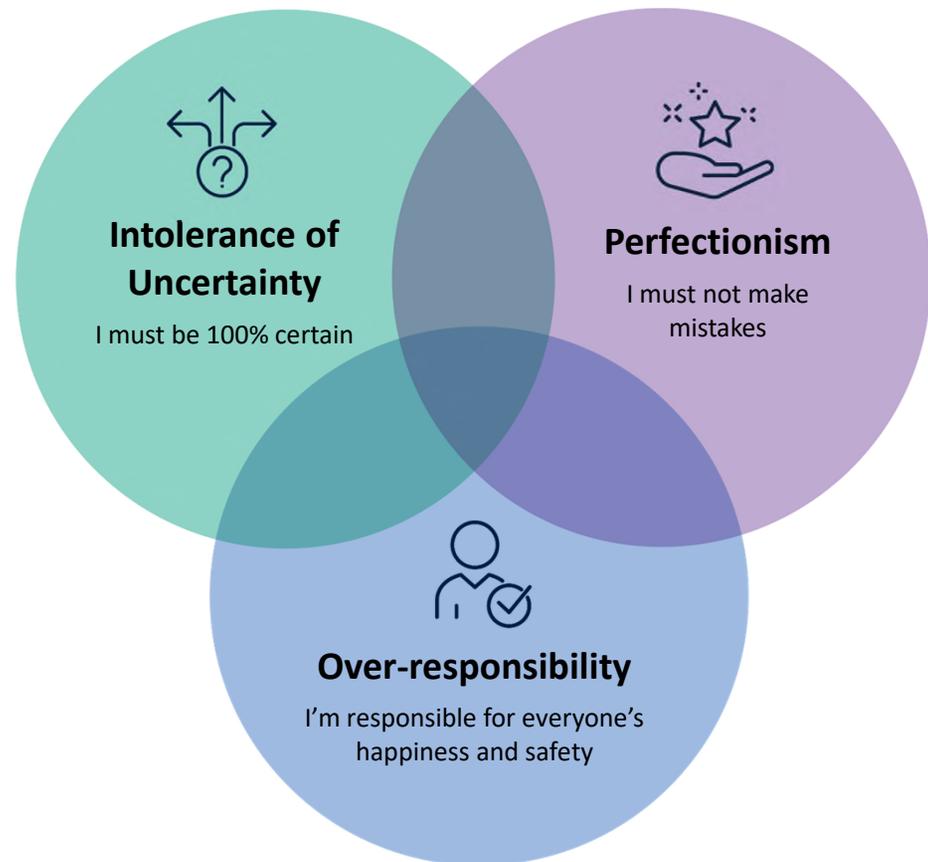
Getting kicked  
out of the tribe



## Two Simple Mistakes of the Monkey Mind

1. It overestimates threats
2. It underestimates our ability to cope

# How the Monkey Views the World (The Monkey Mindset)





## Intolerance of Uncertainty

*I must be 100% certain*

### **Worrying about finances, health, family**

- I check my portfolio constantly
- I imagine worst-case scenarios
- Unless I hear from loved ones, I'm worried sick

### **Difficulty making decisions**

- Paralysis by analysis
- I lean heavily on other people's input
- I put off making decisions

### **Getting upset when things don't go as planned**

- I over-plan
- I attempt to control situations
- Forgetting something would be terrible



## Perfectionism

*I must not make mistakes*

### **Worrying about what others think about you**

- I avoid meeting new people, joining groups
- I assume others' thoughts (e.g., 'They think I'm a failure')
- I think too much about what I'm going to say

### **Procrastination**

- I over-research before deciding
- I delay tasks due to fear of imperfection
- I make excuses to avoid starting tasks

### **Overworking and stress**

- I can't relax because I feel there's always more to do
- I sacrifice my personal life for work
- I set excessively high standards for myself



## Over-Responsibility

*I'm responsible for everyone's happiness and safety*

### **Chronic worry about people you care about**

- I try to manage what others do because I worry about them
- I give unsolicited advice
- I step in or check repeatedly—even when it may not be needed

### **Ignoring Your Needs**

- I have difficulty saying no to others
- I take on more than my fair share of work
- My happiness relies on others' happiness

### **Guilt**

- I should be able to keep bad things from happening
- I can't be happy if my loved ones aren't
- I blame myself when others get upset

## WHAT IS THE MONKEY MIND?

Avoiding speaking  
up in meetings

Trying to solve other people's  
problems for them

Review the past,  
looking for mistakes

Avoiding traveling,  
airplanes, trains

Always staying busy at  
home or at work

## Safety Strategies Feed the Monkey

Things we do to keep the thing we're worried about from happening

Avoiding  
saying "no"

Seeking excessive information  
(on the internet, from doctors)

Procrastinating

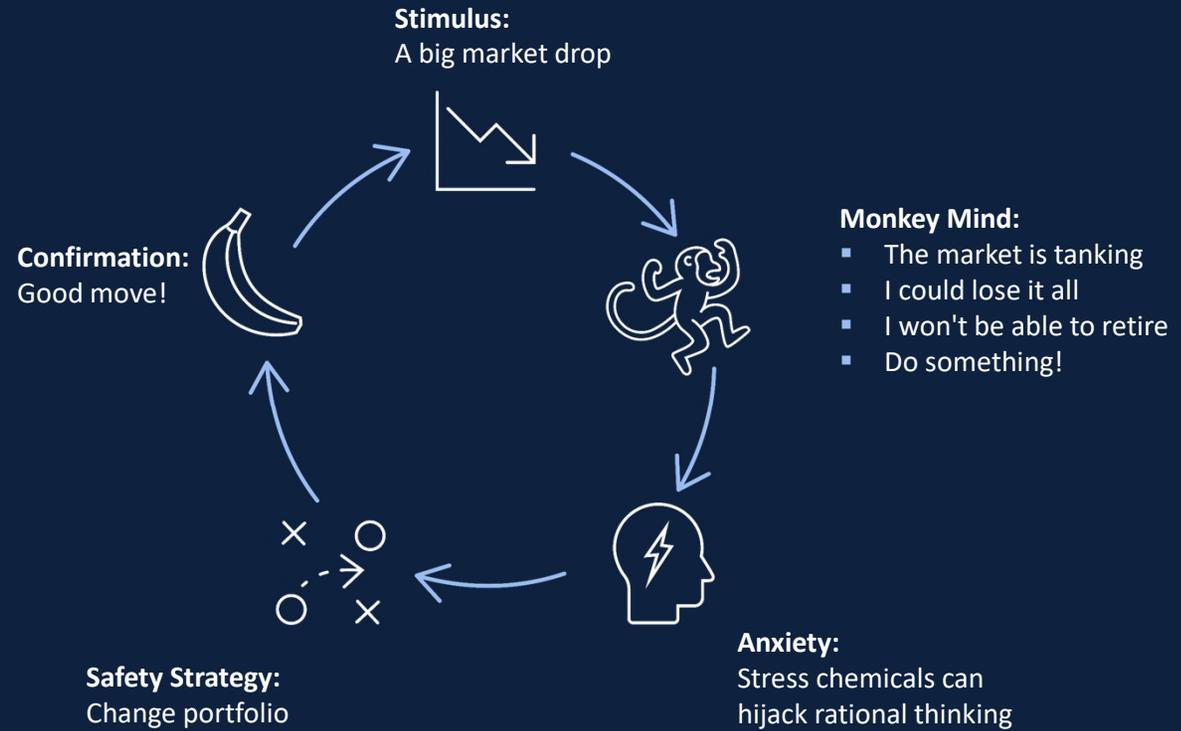
Prioritizing others'  
needs over your own

Redoing things to make  
sure you have them right

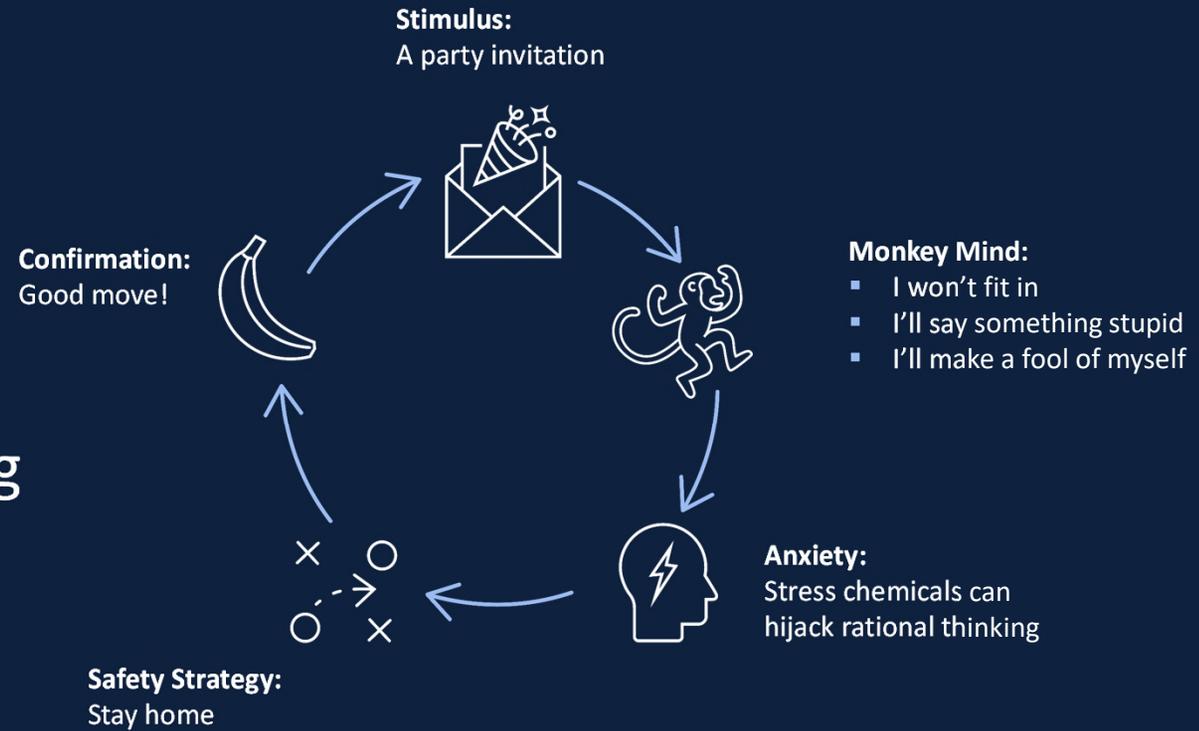
Avoiding making decisions  
on your own

Thinking too much about  
what you are going to say

# The Anxiety Cycle— Volatile Market



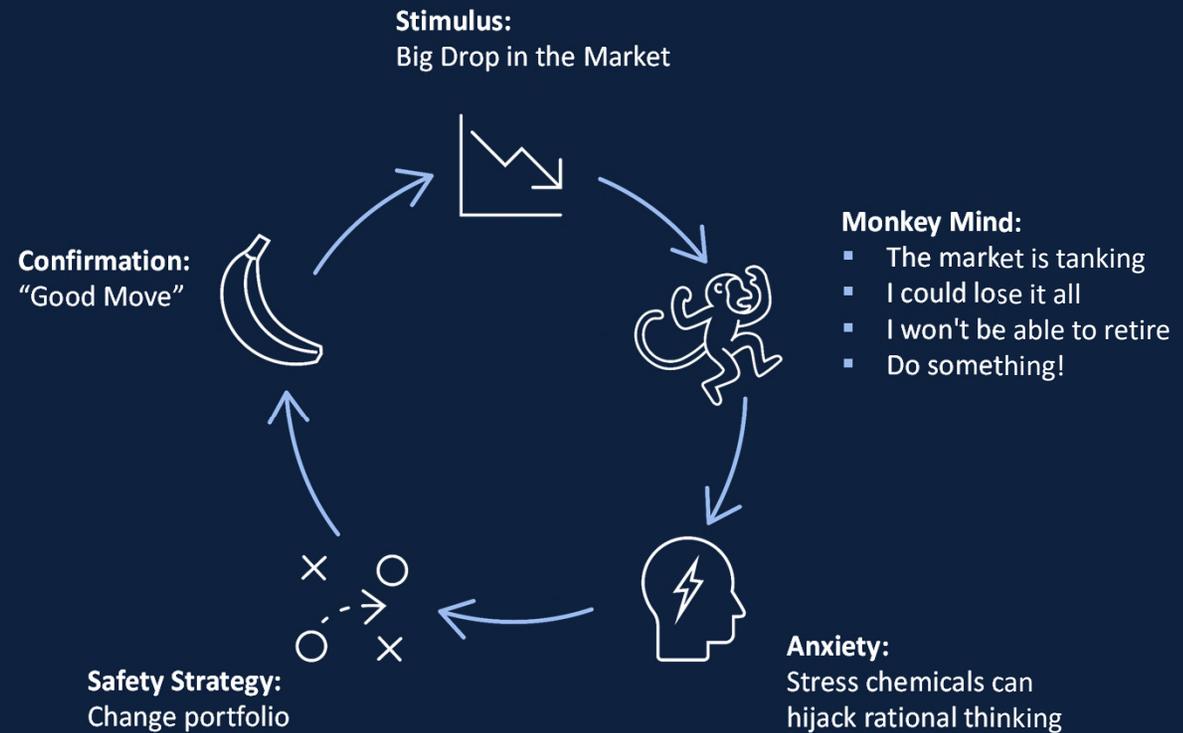
# The Anxiety Cycle— Social Gathering





## The Cost of Anxiety

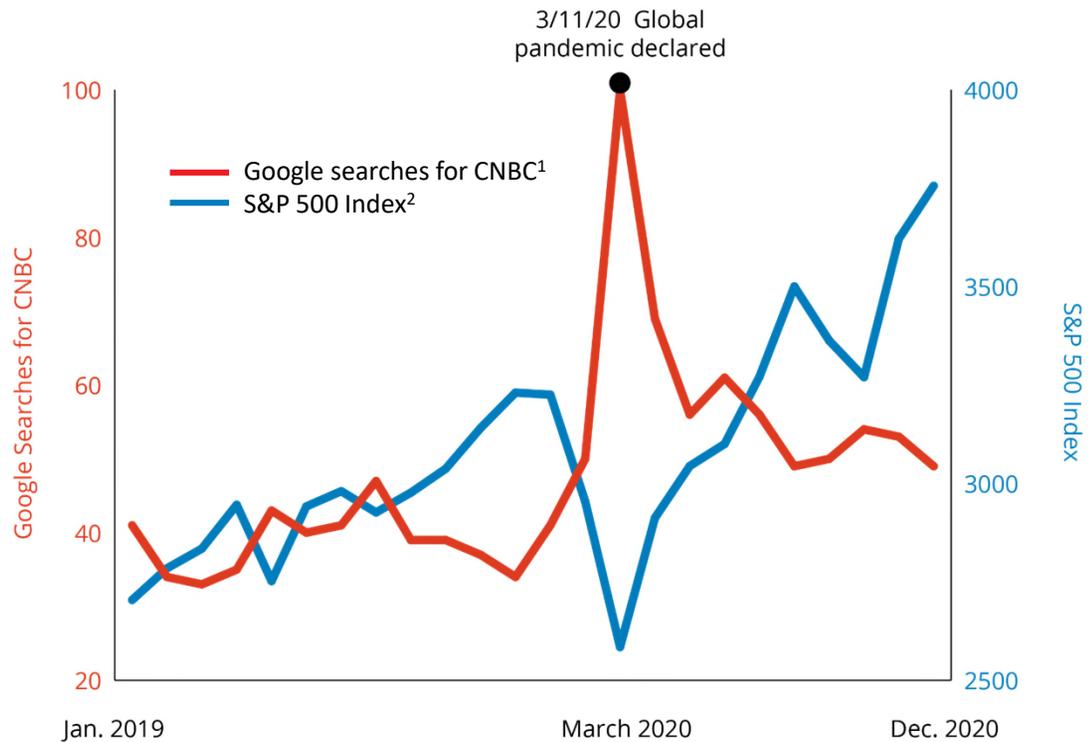
# The Anxiety Cycle— Volatile Market



# The Monkey Mind Seeks Negative Information

Google Searches for CNBC vs. S&P 500 Index

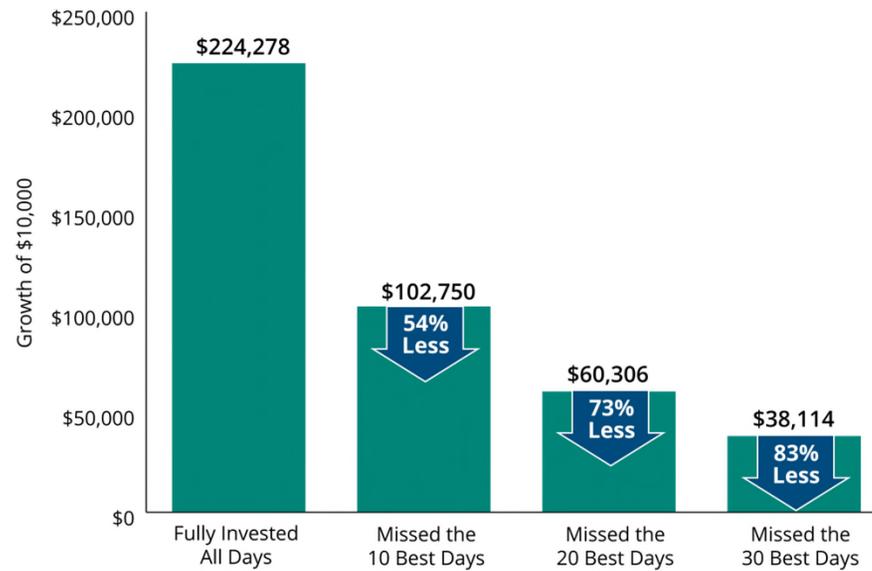
**PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.**  
 The S&P 500 Index is a market capitalization-weighted price index composed of 500 widely held common stocks. For illustrative purposes only. Indices are unmanaged and not available for direct investment.  
 Google Trends Methodology: Google Trends enables you to compare the world's interest in various internet topics; it shows how frequently topics have been searched on Google over time. The numbers on the graph reflect how many searches have been done for a particular term, relative to the total number of searches done on Google over time. They don't represent absolute search volume numbers, because the data is normalized and presented on a scale from 0-100. Each point on the graph is divided by the highest point, or 100. A rising line for a search term indicates a growth in the term's popularity.  
<sup>1</sup>Data Source: Google Trends, 12/23  
<sup>2</sup>Data Source: Factset, 12/23



# Financial Cost

## Missing the Market's Best Days Has Been Costly

S&P 500 Index Average Annual Total Returns: 1995–2024

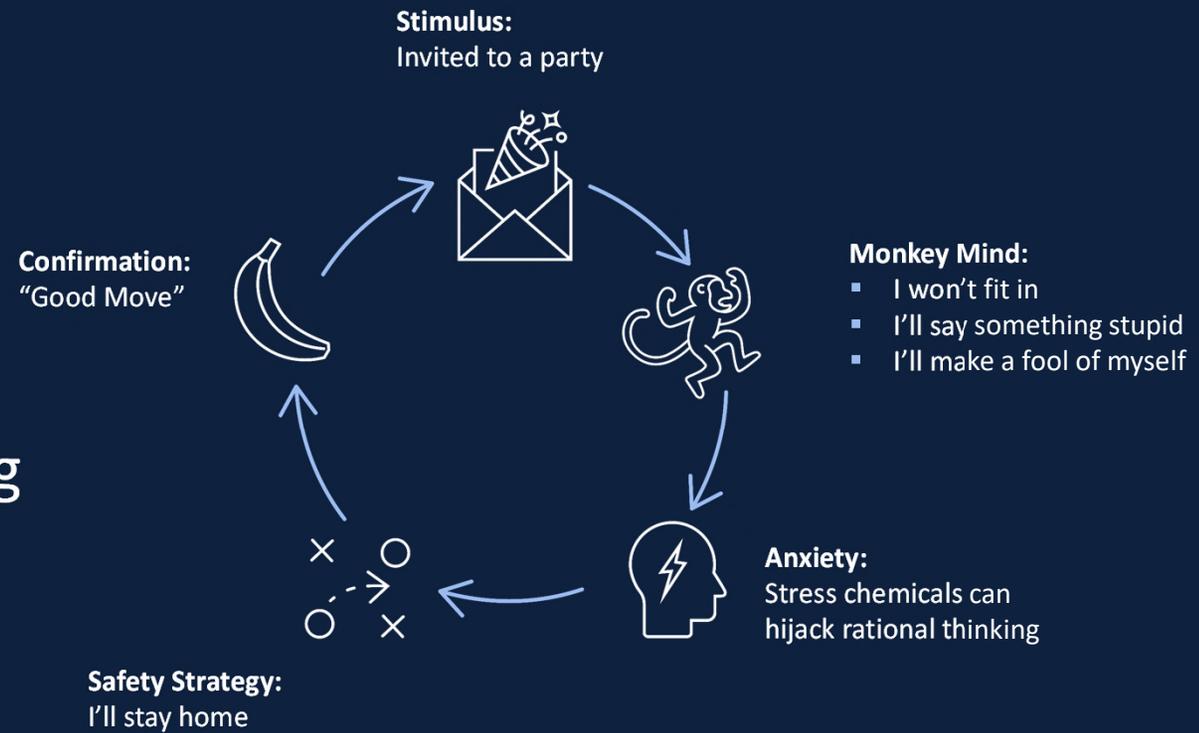


Past performance does not guarantee future results. For illustrative purposes only.

Data Sources: Ned Davis Research, Morningstar, and Hartford Funds, 1/25.

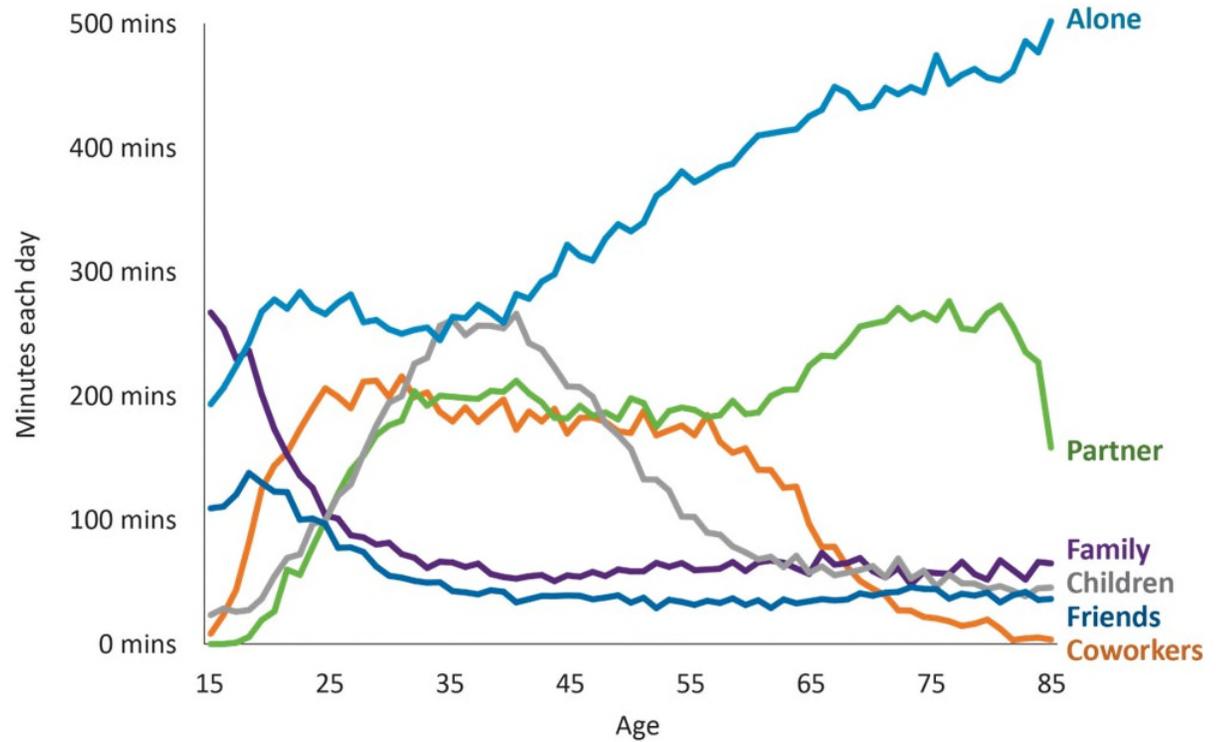
For illustrative purposes only. Data sources: Ned Davis Research, Morningstar, and Hartford Funds, 1/25.

# The Anxiety Cycle— Social Gathering



# Social Cost

## Who Americans Spend Their Time With by Age



Source: Visualized: Who Americans Spend Their Time With, Visual Capitalist, 10/28/22. Most recent data available.

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## THE COST OF ANXIETY



Between  
**20% and 25%**  
of older adults 50+,  
aren't in regular contact  
with other people

Source: An Age-Old Fear Grows More Common:  
'I'm Going To Die Alone' KFF Health News, 10/16/25



Loneliness  
is as lethal as smoking  
**15 cigarettes**  
per day

<sup>8</sup> Loneliness Is as Lethal As Smoking 15 Cigarettes Per Day. Here's What You Can Do About It, Inc. 8/18/18. Most recent data available.

# Personal Cost

Which Will We Choose?



Safety

Vs.



Adventure



Courage



Growth



Creativity



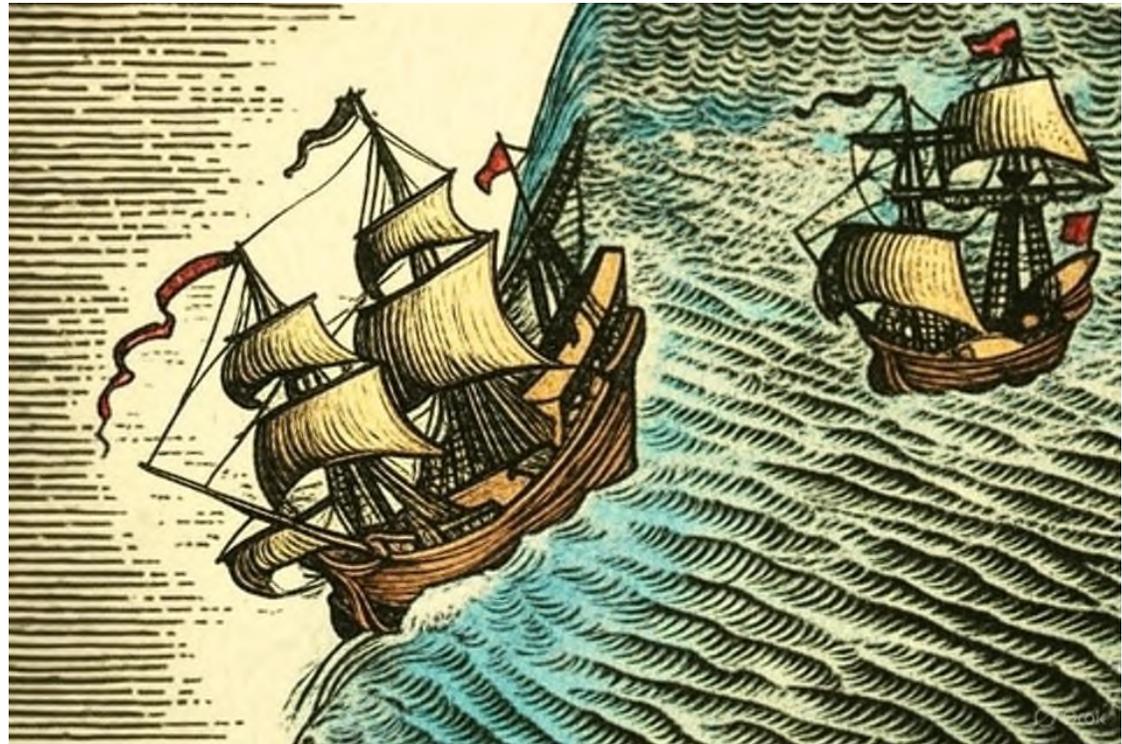
Fun



Social  
connection

# Taming the Monkey

# Expansive Strategies



Replace  
Monkey  
Mindsets With  
Expansive  
Mindsets

**Monkey Mindsets**

I must be certain



**Expansive Mindsets**

I am willing to be uncertain

I must be perfect



I can make mistakes

I'm responsible for everyone and everything



I'm primarily responsible for myself



# Expansion Strategy Table: Intolerance of Uncertainty



**Situation:** Jim experiences market volatility

<b>Monkey Mindset:</b> “I might lose it all!”	<b>Safety Strategy:</b> Checks his portfolio multiple times a day
<b>Expansive Mindset:</b> “My portfolio is designed to weather volatility.”	<b>Expansive Strategy:</b> Checks his accounts just once a week



## Expansion Strategy Table: Perfectionism



**Situation:** Linda is invited to a neighborhood gathering

<b>Monkey Mindset:</b> I'll probably say something dumb and make a fool of myself	<b>Safety Strategy:</b> Better stay home
<b>Expansive Mindset:</b> I don't need to be perfect—just present	<b>Expansive Strategy:</b> Say yes to the invite. Start a conversation by asking someone a simple question—like <i>"Where are you from?"</i>



Expansion  
Strategy Table:  
Over-  
Responsibility



**Situation:** Denise keeps helping her adult kids with money—even though it’s starting to stretch her finances

<p><b>Monkey Mindset:</b> If I don’t help them out, they won’t make it</p>	<p><b>Safety Strategy:</b> I help with rent, debts, and bail them out whenever they’re short</p>
<p><b>Expansive Mindset:</b> They may be more capable than I realize</p>	<p><b>Expansive Strategy:</b> Set clear boundaries and offer guidance instead of money</p>



# Expansion Strategy Table Exercise

<b>Situation:</b>	
<b>Monkey Mindset:</b>	<b>Safety Strategy:</b>
<b>Expansive Mindset:</b>	<b>Expansive Strategy:</b>



## More Ways to Tame the Monkey

1. Welcoming breath
2. Thank the monkey
3. Create some “good” stress



## Create Some “Good” Stress

### Learn Something New



Try different physical activities



Learn a new song to sing or play



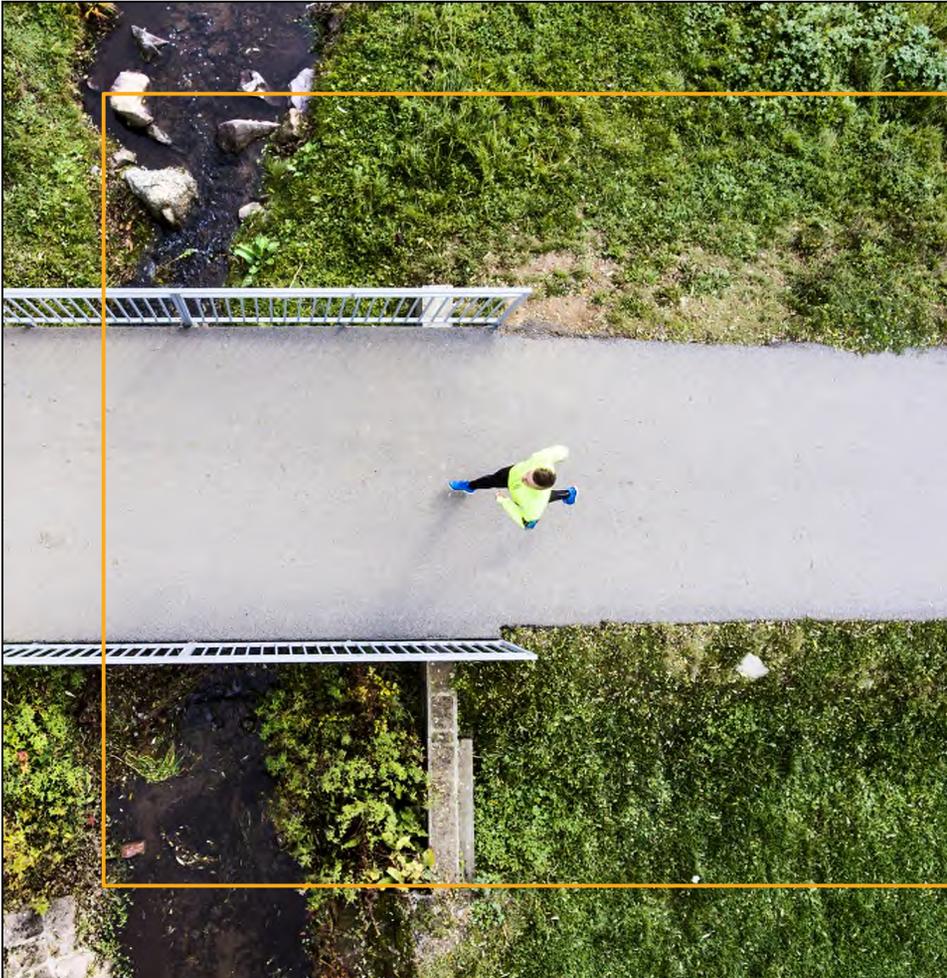
Try your hand at a new language



Read a book on a subject you're not familiar with



Socialize with friends and meet new people



## Summary

- **What Is the Monkey Mind?**  
Always screening for threats
- **The Cost of Anxiety**  
Choose safety or personal values
- **Taming the Monkey**  
Replacing safety strategies with expansion strategies



The Bottom Line

When you control your response to the monkey, it loses its control over you.

Jennifer Shannon

# Next Steps

1. This week, choose one tool to try— expansion strategy, welcoming breath, or thanking the monkey
2. Over the next month, notice when anxiety flares and the monkey chatters
3. Apply the tool you chose to calm anxiety and tame the monkey

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## The Overprotective Brain

How to keep it from undermining your health, finances, and decision-making as you age

**What We'll Cover**

- What is the Monkey Mind?
- The Three Assumptions That Fuel Anxiety
- Ways to Tame the Monkey

“  
Often, the very things we've been doing to try to control our anxiety are actually what maintains it.  
— Jennifer Shannon, LMFT  
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Built in collaboration with Jennifer Shannon, LMFT

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