

Pure Benchmarks Reveals if Portfolio Decisions Maximize or Erode Growth

For the first time, retail investors have a permanent, objective scorecard of every decision ever made on their portfolio — and it never goes away.

AUSTIN, TX, UNITED STATES, June 23, 2026 /EINPresswire.com/ -- [Pure Benchmarks](#), the retail investor benchmarking platform that aggregates anonymous, verified portfolio performance data across nine

standardized asset allocation categories, today announced the Decision Benchmark — the first tool ever built to capture a frozen snapshot of a real investor's portfolio at the exact moment a decision is made, then track both the original and the changed portfolio side by side,

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For the first time, investors can see exactly whether the decisions made on their portfolio are maximizing growth or invisibly eroding it.”

Shawn Tierney, Founder, Pure Benchmarks

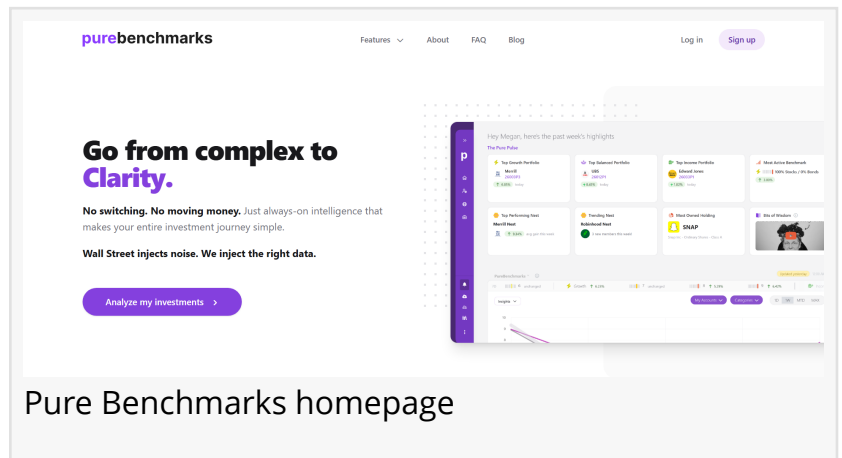
permanently, so that investors can see in objective, measurable terms whether that decision created growth or quietly eroded it.

Most investors go years — sometimes decades — without ever knowing the answer to the most important question in their financial life: are the decisions being made on my portfolio actually maximizing my returns, and am I truly getting what I am paying for?

When a portfolio change is made — whether directed by a financial advisor or made independently by a self-directed investor — the previous portfolio disappears. What replaces it is the new portfolio, and that is what the investor sees from that point forward. The original portfolio, and what it would have been worth had the decision never been made, is gone.

Until now.

The Decision Benchmark captures an immutable snapshot of the portfolio at the exact moment of each decision. That snapshot — called a ghost portfolio — is frozen in time at those specific

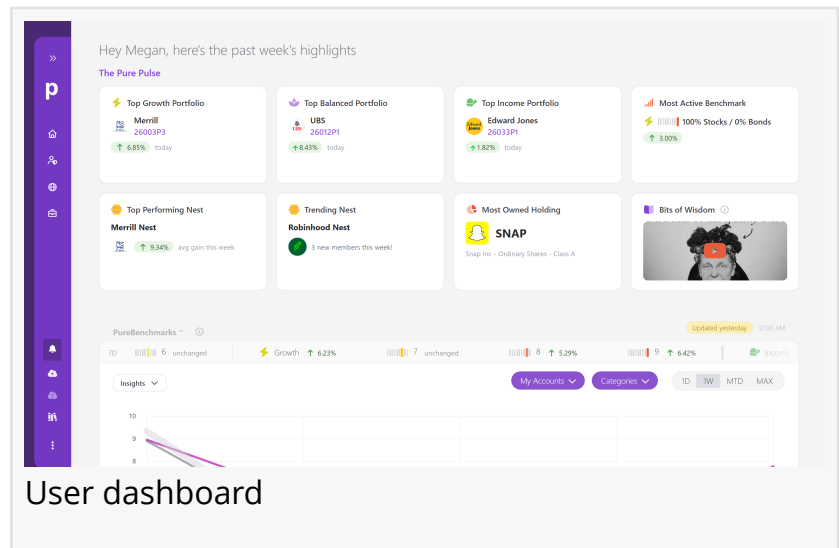


Pure Benchmarks homepage

holdings and share counts, but continues to update daily based on current market prices. The investor's current portfolio updates alongside it. Every day, the platform shows both: what the portfolio is worth now, and what it would have been worth if the decision had never been made.

As investors make more decisions over time, each one creates a new ghost portfolio. Ghost portfolios accumulate into a permanent decision scorecard —

a running, visual record of every portfolio change ever made and whether each one helped or hurt. After years of decisions, an investor does not just see how their portfolio is performing. They see exactly which decisions drove that performance, and which ones quietly worked against it.



"Investors deserve to know whether the decisions being made with their money are actually maximizing their growth," said Shawn Tierney, Founder of Pure Benchmarks. "We built the Decision Benchmark because the cost of not knowing is not just emotional — it is mathematical and permanent. Every year an investor's portfolio is not maximizing its compounding growth is a year they can never get back. We walk alongside them the entire time, keeping an objective record, so they have the clarity and insight to make changes sooner if needed — not years or decades too late."

The Decision Benchmark is equally powerful for advised and self-directed investors. Investors working with a financial advisor can see a permanent, objective record of whether their advisor's decisions have consistently created value over time. Self-directed investors can see whether their own instincts and decisions are building wealth or quietly eroding it. In both cases, the data is derived entirely from real, verified, connected account holdings — not estimates, not models, not theoretical constructs.

The Decision Benchmark is one of five transparency tools available on the Pure Benchmarks anonymized platform, which also includes Community Nests, which rank investor portfolios against real peers within their own wealth management firm and across competing firms by asset allocation category, state, city, and zip code; the Pure Nine Benchmarks, nine real, verified peer categories built from actual investor portfolios that finally give retail investors an apples-to-apples benchmark built for their actual allocation, since the S&P 500 was designed to measure 500 large cap US equities and was never built to benchmark a diversified retail portfolio; Hetty, the platform's AI built specifically for the everyday retail investor, operating entirely within a closed data environment with no internet access, serving as each investor's personal clarity and insight guide — answering questions about their own portfolio, modeling retirement readiness,

and delivering jargon-free intelligence built for the 90% who have never had access to it before; and Hypothetical Illustrations, which allow investors to model any portfolio scenario against real historical performance data.

New research from the FINRA Investor Education Foundation, published April 2026, confirms that retail investors are consuming more social media financial content than ever. The results: a dangerous knowledge-confidence gap, rampant misinformation, rising fraud exposure, misplaced trust, and more noise — not more clarity. Social media users scored an average of 42% on objective investment knowledge tests while 63% rated their own knowledge as high. Among those targeted for fraud, 68% of social media users reported losing money.

Pure Benchmarks delivers the opposite. Real data. Verified portfolios. Zero opinions. Zero conflict of interest. The trusted platform retail investors have been seeking — and now have.

Pure Benchmarks does not manage assets or provide investment advice. The platform provides ongoing clarity and insight, monitoring portfolios around the clock so investors always know where they stand. Investors can safely link their portfolio in sixty seconds — read-only access, capturing only what is needed to deliver the most powerful transparency tools retail investors have ever had.

About Pure Benchmarks

Pure Benchmarks is a retail investor benchmarking platform that aggregates anonymous, verified portfolio performance data across nine standardized asset allocation categories. The platform's mission is not to add to the volume of generic investment commentary available to retail investors, but to deliver niche, objective data focused on the core structural pain points that have historically contributed to retail investor underperformance. The platform launched publicly in June 2026.

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