

Pure Benchmarks Introduces AI System Designed to Reduce Behavioral Investing Mistakes

For four decades, education and fee transparency failed to close the behavioral performance gap. Pure Benchmarks intervenes before the decision.

AUSTIN, TX, UNITED STATES, July 22, 2026 /EINPresswire.com/ -- [Pure Benchmarks](#) today

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Every investor asks, How am I doing? The better question is, Am I about to make a decision I'll regret? We built Pure Benchmarks for that.”

Shawn Tierney, Founder, Pure Benchmarks

introduced Hetty, an AI-driven behavioral intervention system integrated into its retail investor benchmarking platform. The system is designed to help reduce one of the principal behavioral drivers of the retail investor performance gap documented for more than four decades.

Access to financial education has never been greater. Fee transparency has improved significantly. The behavioral performance gap has not closed.

Most investing tools explain what happened yesterday. Pure Benchmarks is designed to intervene before today's decision becomes tomorrow's regret.

DALBAR's 2025 Quantitative Analysis of Investor Behavior found that the average equity investor earned 16.54% in 2024 versus the S&P 500's 25.02% return — an 848-basis-point gap representing the second-largest investor performance gap of the past decade. Investors withdrew money from equity funds during every quarter of 2024, with the largest outflows occurring just before a major market rally.

Morningstar's 2025 Mind the Gap study found that over the ten years ending December 31, 2024, investor behavior reduced total fund gains by approximately 15% — a pattern observed across every rolling ten-year period the firm has studied.

Peer-reviewed research identifies fear-driven decision making during periods of market stress as one of the principal drivers of investor underperformance. During sharp market declines, emotional responses often override prior education and long-term investment plans. Research suggests personalized evidence delivered during periods of stress is more likely to influence

decisions than information provided outside the moment of fear.

Hetty analyzes each investor's verified portfolio daily and identifies conditions historically associated with panic selling. It then models how the investor's current portfolio would have performed during previous market downturns and generates a personalized intervention before the investor acts.

When predefined market thresholds are reached, Hetty shows — in verified dollar terms — how that investor's portfolio would have performed during events such as the Q4 2018 sell-off, the March 2020 COVID crash, and the 2022 market decline. Every intervention is generated solely from the investor's verified portfolio history — not news feeds, market commentary, or social media.

Pure Benchmarks also introduced the [Decision Benchmark](#), which creates a continuously updated ghost portfolio alongside the investor's live portfolio. Investors can measure — in verified dollar terms — how each portfolio decision added to or detracted from long-term wealth, creating a permanent decision scorecard.

The platform's Pure Nine Benchmarks compare investors with verified peers sharing similar asset allocations instead of broad market indexes that may not reflect an investor's actual portfolio. Community Nests extend those comparisons to peers within the same brokerage firm and across participating firms.

Portfolio data is obtained directly from financial institutions through read-only, investor-authorized API connections. Neither wealth management firms nor third parties can alter the data. Pure Benchmarks does not provide investment advice or recommendations.

About Pure Benchmarks

Pure Benchmarks is a retail investor benchmarking and behavioral intelligence platform that helps investors measure performance, evaluate investment decisions, and reduce behavioral mistakes using verified portfolio data. Through read-only, investor-authorized API connections, the platform creates peer benchmarks based on real investor portfolios and performance. Founded by former wealth manager and software entrepreneur Shawn Tierney, Pure Benchmarks was created to give investors a reliable way to compare their results with similar portfolios and evaluate the long-term impact of their investment decisions.

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