You’re Probably Not That Special

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In 2020, I was diagnosed with breast cancer following a routine mammogram. What initially looked like a straightforward stage zero case became more complicated as testing continued, with an MRI revealing a tiny spec the radiologist didn’t quite like. As I went in for my second biopsy in as many weeks, I remember being told that finding a second primary cancer was “extremely unlikely” and we were doing the biopsy out of an abundance of caution. And yet there it was, another cancer that was highly aggressive, though thankfully still caught at stage one. After that came more reassurances: based on initial testing of the biopsy sample, chemotherapy wasn’t necessary. Then the surgical results came back showing something unexpected, and the treatment plan changed again.

For a while, I felt very “special,” though not in any good sense. I had the feeling that improbable things kept happening to me, that I was somehow living way out on the unlikely end of things where the usual reassurances didn’t quite apply. The statistics that were supposed to be comforting had stopped feeling like they belonged to me.

But the most important realization during that time was this: I wasn’t that special, and that’s exactly why the treatments worked. My doctors weren’t guessing or reacting emotionally. They were following protocols built to account for uncertainty, and they adjusted when new information emerged. What helped me wasn’t certainty, but rather a framework I could trust, and people willing to adapt when things changed. Trusting that process, and the people guiding me through it, mattered more than trying to anticipate every possible outcome myself.

Today, I’m five years cancer-free.

I think about that experience often in my work as a financial advisor, because a common conversation I have with clients isn’t about market forecasts or investment selection. It’s about hesitation. People worry that if they act now, they’ll pick the wrong time. They worry the usual rules won’t apply to them, or that something will go wrong for them in a way it wouldn’t for someone else. In a strange way, that belief can feel protective. If you assume you’re uniquely unlucky or uniquely mistimed, staying frozen can feel safer than acting. I understand that instinct. I lived a version of it.

What I learned, in a hospital and later at a desk across from clients, is that the goal is never to predict every outcome but to have a plan that can absorb what we don’t see coming. My oncologists didn’t promise me certainty; they had a process for dealing with uncertainty, and that distinction turns out to matter quite a lot. Research on financial advice keeps pointing back to the same lesson: much of the value of good advice comes not from predicting the future, but from helping people stay committed to a sound plan when uncertainty makes that hard.

Life doesn’t follow a straight line. Unexpected things happen and outcomes don’t always unfold the way we hoped. The answer isn’t to wait for conditions that feel safe enough to act; it’s to have a plan that’s built for the conditions you can’t control, one that keeps you from having to make your most important decisions at your most frightened moments.

When clients let go of the idea that they must get the timing exactly right, something shifts. They stop trying to outsmart randomness and start focusing on what’s in their control: a clear strategy, reasonable expectations, and the flexibility to adapt to whatever comes next. For most people, that means being able to weather a job change, a health issue, or a market downturn without panicking. It means staying invested through uncertainty and sleeping at night.

Most of us overestimate how exceptional our situation is. We assume the tested approaches won’t quite apply to us, that our timing is uniquely bad, that we’re somehow living outside the range of what usually works. But the evidence, in medicine and in financial planning, suggests otherwise. The processes that hold up for most people will almost certainly hold up for you too — not because life is predictable, but because you’re probably not as special as your fear wants you to believe.

You’re probably not that special. And that’s very good news.

Source note: This discussion is informed by Vanguard’s Advisor’s Alpha research on the value of behavioral coaching and helping investors adhere to long-term financial plans.