

The Overprotective Brain

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



We all have an overprotective brain. It's always scanning for threats in our lives—trying to protect us from anything that could go wrong. And as we age, it seems like there's plenty to guard against: market volatility, health changes, caregiving responsibilities, or the fear of outliving our savings.

Having a brain that wants to protect us is a good thing. But it can come at a cost: when that protective instinct works overtime, it can fuel worry and lead to anxiety.

Left unchecked, anxiety can drain your energy, strain your relationships, and even impact your health and finances. Mentally, it can cloud your judgment, making it harder to think clearly and make informed decisions.

So are there ways to control our overprotective brain to help reduce anxiety? That's exactly what this workbook is designed to explore. Developed in partnership with Jennifer Shannon, a licensed therapist and author of "Don't Feed the Monkey Mind," it includes insights on why anxiety happens and practical strategies to break the cycle.

Let's begin by uncovering the driving force behind the overprotective brain—and how it amplifies anxiety: the Monkey Mind.

Built in collaboration with Jennifer Shannon, LMFT

What We'll Cover

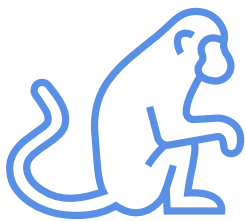
- What Is the Monkey Mind?
- The Three Assumptions That Fuel Anxiety
- Ways to Tame the Monkey



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

— Jennifer Shannon, LMFT
Cognitive Behavioral Therapist

What Is the Monkey Mind?



The term comes from an ancient Buddhist concept known as *xīnyuán*, or “heart-mind monkey.” It’s that restless, jumpy part of our brain that’s always on alert—like an overprotective security guard.

The monkey mind is a primal response, wired to stay alert to threats and social rejection and keep us safe. In early human history, survival meant avoiding physical dangers (such as predators and risky terrain) and staying connected to the tribe. Today, it works the same way: constantly scanning for anything that might cause us harm or make us feel excluded.

When the Monkey Mind Takes Over

The problem is, in moments of anxiety, the monkey mind often takes over before your rational brain even has a chance to weigh in. When that happens, it’s easy to overreact to things that aren’t actually dangerous.

Two Big Mistakes

While the monkey mind is excellent at spotting obvious dangers (think rattlesnakes or bears), today’s situations are way less straightforward. And that’s where it can trip up with two big mistakes:

1. It Overestimates Threats

Sometimes the monkey jumps in before we’ve had a chance to think things through.

- You’re meeting a friend at your favorite café
- They say, “Grab a seat, I’ll order,” but something in their tone feels off
- The monkey instantly reacts: “They’re mad at me—what did I do wrong?”
- It doesn’t pause to consider alternatives; it just assumes the worst in an attempt to protect you

2. It Underestimates Your Ability to Cope

The monkey can also convince you that you’re less capable than you really are.

- You make a mistake at work
- The monkey catastrophizes: “This is a disaster. I could get fired!”
- That surge of anxious thinking can make you feel helpless, even when you’re fully capable of handling the situation

These two mistakes—overestimating threats and underestimating your ability to cope—are powerful drivers of the anxiety cycle. When they repeat often enough, they can trap us in patterns of worry, avoidance, and self-doubt.

How Anxiety Works

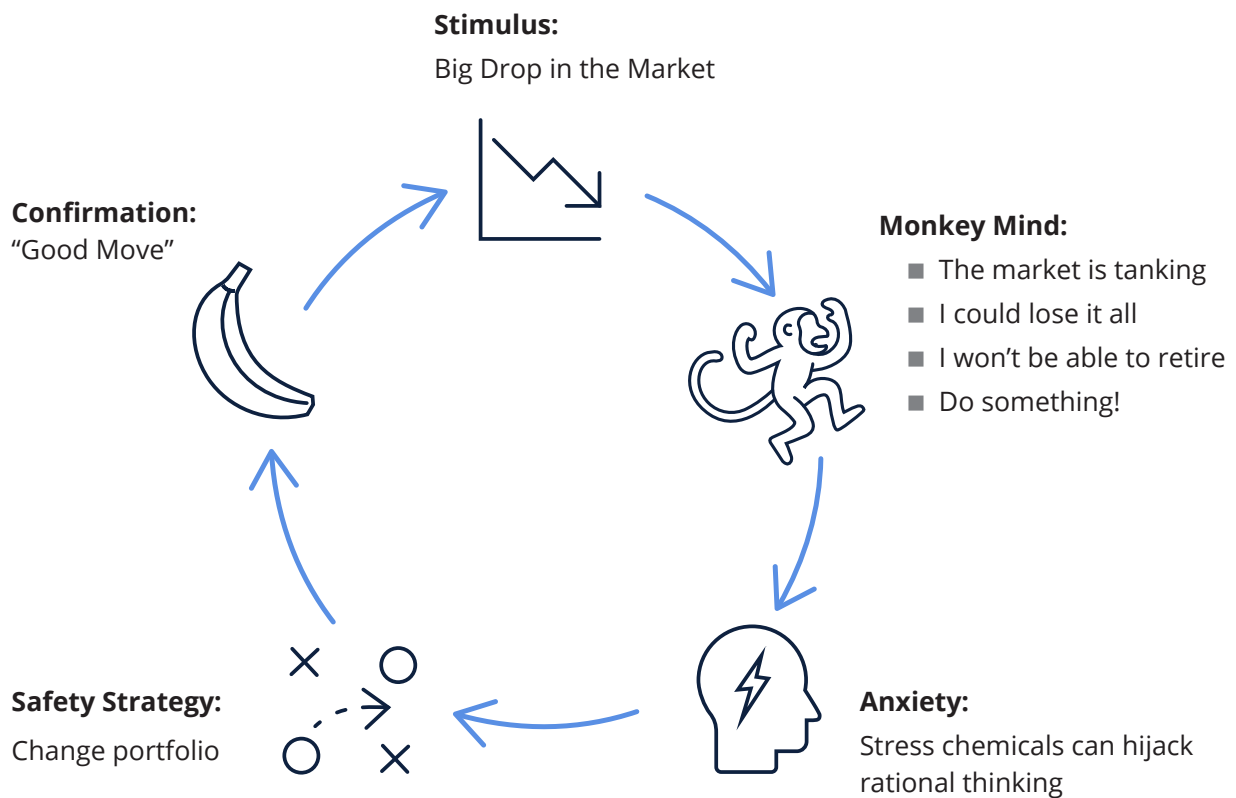
The anxiety cycle can keep us stuck in worry and avoidance. It starts with a stimulus—like a sudden drop in the stock market. The monkey jumps in: “The market is tanking! Do something!” That sparks anxiety, hijacking clear thinking, and making it harder to respond calmly.

To avoid the risk, we reach for safety strategies—behaviors meant to reduce anxiety or regain a sense of control (like

shifting to “safer” investments). This might bring a sense of relief and confirm the monkey’s urgent warning. The monkey thinks, “Good move, you could’ve lost everything.” But that quick comfort now reinforces the cycle and can undermine long-term investment goals.

Next, we’ll uncover three assumptions that trigger and sustain anxiety.

The Anxiety Cycle

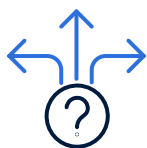


The Anxiety Cycle: A trigger sparks anxious thoughts, leading to a safety strategy that brings temporary relief but ultimately reinforces the fear and keeps the cycle going

The Three Assumptions That Fuel Anxiety



The mindset is based on three common assumptions that drive anxiety. We're all susceptible to these from time to time. They aren't flaws—they're habits of thought the monkey mind uses to try to keep us safe:



Intolerance of Uncertainty

"I must be 100% certain."

The monkey mind hates uncertainty, viewing it as danger, and often drives us to overthink, overprepare, and overreact to keep us safe.

The monkey says: "If you don't know what's coming, something bad will happen."

But life is full of unknowns. Trying to control everything can lead to more anxiety, not less.

Example: When the Market Feels Uncertain

Jim is retired and checks his portfolio several times a day when markets dip. The monkey says, "Stay on top of this or something bad will happen." That craving for certainty fuels anxiety—and constant monitoring becomes his safety strategy.

To see how comfortable you are with uncertainty, take the quiz.



Intolerance of Uncertainty Quiz

Read each statement and check the ones you agree with.

- ☐ I must be certain of my decisions
- ☐ It's difficult for me to relax if I don't know what will happen tomorrow
- ☐ Harmful events are likely to happen if I'm not very careful
- ☐ I need to be as prepared as possible for anything that could go wrong
- ☐ It's essential for me to consider all possible outcomes of a situation
- ☐ I always want to know what the future has in store for me
- ☐ I often check things repeatedly to make sure something bad doesn't happen
- ☐ I don't like being undecided about my future
- ☐ I frequently worry about bad things happening, like an accident, a family tragedy, or getting sick
- ☐ The smallest doubt can keep me from acting

Your Quiz Takeaway

If you checked off several items, it may indicate that your monkey mind really craves certainty, and like Jim, it also fuels anxiety. This need for certainty clashes with life's unknowns. When we try to guarantee a good outcome in every situation, we risk turning life into a problem to solve rather than an experience to enjoy.

Later in this workbook, you'll learn ways to handle uncertainty without letting it run the show.



Perfectionism

"I must not make mistakes."

Many of us take pride in striving for excellence, but when perfectionism takes over, it can shift from healthy ambition to a relentless drive to avoid mistakes.

On the surface it looks like ambition; inside, it feels like constant pressure to prove we're good enough—and that's exhausting. It can lead to avoiding trying new things unless success feels certain or to procrastinating out of the fear of making the wrong choice.

In social situations, it can look like worrying about making a good impression or saying something wrong.

Example: When an Invitation Feels Like Pressure

Linda is invited to a party where she won't know anyone. The monkey jumps in: "You won't fit in! Don't go!" Anxiety spikes: "I'll say something awkward and embarrass myself."

So, she decides not to go at all. The monkey calms down: "Good call—you would've felt awkward."



Perfectionism Quiz

Read each statement and check the ones you agree with.

- ☐ I often fall behind on work because I spend a lot of time trying to get everything just right
- ☐ I get upset when I make a mistake
- ☐ I feel inferior when someone performs better than I do
- ☐ I worry that others will think I'm incompetent if I make a mistake or am not the best at something
- ☐ I tend to procrastinate on tasks where others may judge my performance
- ☐ I often worry about what others think about me
- ☐ I sometimes avoid social gatherings because I feel I won't fit in
- ☐ I believe that if I don't set high standards for myself, I'll be second rate
- ☐ I get upset if I'm not highly organized
- ☐ When things are not just right, I get upset

Your Quiz Takeaway

If you checked several items, perfectionism may be driving your anxiety—not because you want to succeed, but because you fear mistakes. That fear can keep you stuck, avoiding new opportunities or delaying decisions. Later in this workbook, you'll learn strategies to break free from that pressure so you can try new things without needing everything to be perfect.



Over-Responsibility

"I'm responsible for everyone's happiness and safety."

Being responsible is usually a good thing: we care for others, show up for them, and try to do the right thing. But sometimes, that sense of responsibility can go too far.

When the monkey mindset kicks in, it tells us that if something goes wrong, we're to blame. That belief can lead us to overextend ourselves, taking on more than our share, saying yes when we want to say no, and feeling guilty for setting boundaries. We might even feel responsible for other people's reactions, as if it's our job to fix their mood or solve their problems.

What looks like care or commitment on the outside often leaves us drained and neglecting our own needs.

Example: "I Better Help."

Denise often helps her adult kids financially, covering rent, paying off debts, and bailing them out whenever they're short. But it's starting to strain her own finances. The monkey mind jumps in: "If I don't help them out, they won't make it." That fear and anxiety drive her safety strategy: stepping in financially every time they hit a rough patch.

But repeated bailouts don't just drain her resources, they also reinforce the monkey's belief that her kids can't manage on their own.



Over-Responsibility Quiz

Over-responsibility Quiz

Read each statement and check the ones you agree with.

- ☐ I tend to get very upset when people around me are upset
- ☐ I have a difficult time saying no
- ☐ I believe that failing to prevent harm can feel as bad as deliberately causing harm
- ☐ When others I care about are in pain, I have a strong urge to try to solve their problems
- ☐ I feel responsible for other people's reactions to me when I set a limit or state a preference
- ☐ I tend to prioritize others' needs over my own
- ☐ I often feel selfish when I take care of myself
- ☐ I usually make up for other people when they're not doing their fair share of the work
- ☐ I often feel that my partner's or child's actions are a good or bad reflection on me
- ☐ When someone is in a bad mood, I think it's my fault

Your Quiz Takeaway

If you checked off several items, your monkey mind may lean on over-responsibility—and that can fuel anxiety. Later in this workbook, you'll learn ways to set healthy boundaries—so you can support others with compassion, without trying to control them or overextending yourself.

What the Three Quizzes Show Us

After completing the three quizzes, you've likely noticed how easily these assumptions can slip into everyday thinking. Each one — craving certainty, avoiding mistakes, or taking on too much responsibility — can seem sensible at first. But the quizzes highlight how quickly they can activate the monkey mind and create cycles of anxiety, overthinking, or overdoing.

Now that you've identified which assumptions speak the loudest for you, let's explore a set of tools designed to help you interrupt those patterns and respond with greater clarity and confidence.

Ways to Tame the Monkey



These three tools can help anytime anxiety starts to creep in. Each one helps you tame the monkey mind by responding with intention instead of instinct.

Expansion Strategies

Many of the behaviors we rely on to feel less anxious are examples of those safety strategies we talked about earlier (e.g., avoiding uncomfortable situations, over-preparing, seeking reassurance, or trying to control every detail). While they tend to offer temporary relief, they actually reinforce anxiety by signaling to the brain that avoidance or control is the only way to feel safe. That's why we continue relying on them, even when they hold us back.

Expansion strategies, however, do the opposite. These are strategies that help us lean into discomfort rather than avoid it altogether. They encourage us to respond differently, whether that means doing less, showing up even when we are nervous or reluctant, and letting go of the need for certainty. Over time, this helps retrain your brain to recognize: "I can handle this."

And that shift matters. When you're not reacting out of fear, you're more likely to make thoughtful, confident decisions—even in uncertain or stressful situations.

To make this easier, Jennifer developed a simple tool called the Expansion Strategy Table.



Expansion Strategy: Market Volatility

Remember Jim? He's retired and keeps a close eye on his investments. When the market drops sharply, the monkey tries to warn him: "You might lose it all!" He starts checking his portfolio several times a day, hoping to feel more in control. That's his safety strategy.

An expansive mindset takes a different view: "My portfolio is designed to weather volatility." An expansive strategy might be to check his accounts just once a week instead.

Scenario: Jim Experiences Market Volatility

Monkey Mindset:

"I might lose it all!!!"

Safety strategy:

Excessively monitor accounts

Expansive mindset:

My portfolio is designed to weather volatility

Expansive strategy:

Allow myself to check finances once a week

So, What Happens if Jim Tries This Strategy?

Skipping a portfolio check might feel more stressful at first, but that's the monkey reacting to uncertainty and discomfort. With practice, his brain learns: "I can handle market ups and downs without constant monitoring, and my plan is built for this."



Expansion Strategy: Social Anxiety

Remember Linda? She was invited to a neighborhood gathering where she wouldn't know anyone. The monkey chimed in: "You might say something awkward and embarrass yourself." That fear made staying home feel like a better option—a classic safety strategy.

An expansive mindset takes a different view: "I don't need to be perfect, just present." An expansive strategy might be saying yes to the invite and starting a simple conversation.

Scenario: Linda Is Invited to a Neighborhood Gathering	
Monkey Mindset: I'll probably say something awkward and embarrass myself	Safety strategy: I better stay home
Expansive mindset: I don't need to be perfect—just present.	Expansive strategy: I'll go and start a simple conversation by asking someone "Where are you from?"

So, What Happens if Linda Tries This Strategy?

When Linda walks into the gathering, some nerves may still be there. That's expected—she's practicing a new way of showing up even while feeling uncertain. That's the monkey reacting to discomfort. By doing it anyway, she's taming it—showing her brain she can handle uncertainty and connect with others.



Expansion Strategy: Overhelping Trap

Remember Denise? She's a generous mom who often bails out her adult kids financially whenever they hit a rough patch. At first, it feels like the right thing to do, but over time, those repeated bailouts start to strain her own finances.

The monkey mind jumps in with its warning: "If I don't help them out, they won't make it." That fear drives her safety strategy of stepping in every time. But here's the catch: Each rescue not only drains her resources, but it reinforces the monkey's belief that her kids can't manage on their own.

An expansive mindset takes a different view: "They may be more capable than I realize." So instead of jumping in with money, Denise sets clear boundaries and offers guidance. She's still supportive, but she's not solving every problem for them.

Scenario: Denise Keeps Helping Her Kids With Money, Even as It Strains Her Own Budget	
Monkey Mindset: If I don't help them out, they won't make it	Safety strategy: I help with rent, debts, and bail them out whenever they're short
Expansive mindset: They may be more capable than I realize	Expansive strategy: I can limit the amount of financial help I give, and instead support them with guidance and advice

So, What Happens if Denise Tries This Strategy?

Setting boundaries may stir up guilt or worry for Denise, simply because she's used to stepping in. Those feelings are part of the shift, not a signal to reverse course. But by doing less, she's retraining her brain to recognize: "I can care without overextending myself, and they can grow by facing challenges."

Try It Yourself

Now it's your turn. Use the blank expansion strategy table below to work through a situation that's been making you anxious.

Expansion Strategy Table Instructions:

- 1. **Situation:** Think of a real-life moment that tends to trigger anxiety, something you've been avoiding or over-managing.
- 2. **Monkey Mindset:** What anxious belief shows up in that moment? (e.g., "If I don't act now, something bad will happen.")
- 3. **Safety Strategy:** What do you usually do to feel safer or more in control?
- 4. **Expansive Mindset:** What's a calmer, more balanced way of thinking? This is often the opposite of the monkey mindset.
- 5. **Expansive Strategy:** What's one small, intentional action you could take that goes against the anxious urge?

Each time you respond with intention instead of instinct, you're taking a step toward taming the monkey.

Scenario:	
Monkey Mindset:	Safety strategy:
Expansive mindset:	Expansive strategy:

When You Try Expansion Strategies, Early Discomfort Is Normal

The monkey mind is wired to avoid discomfort. So, when you try an expansion strategy—something that goes against your usual safety behavior—it may sound the alarm even louder.

That spike in anxiety doesn't mean you're doing it wrong. It means you're doing something new. That's how you teach your brain that discomfort isn't dangerous: by facing it without trying to control or avoid it.



Welcoming Breath

Anxiety can cause your heart to race, your chest to feel tight, and put your stomach in knots. It's natural to want to push that away. The welcoming breath exercise invites you to do the opposite: to meet that discomfort instead of fighting it.

Try this:

- Start by noticing where you feel the most tension or unease in your body (if you can't pinpoint a specific spot, that's okay)
- Focus your attention on that area as you take a slow, steady breath
- Imagine your breath moving into that space like a warm wave, gently welcoming the feeling instead of resisting it
- With each exhale, imagine letting go

It may feel awkward at first. Most of us breathe shallowly unless we're exercising, so deep breathing can feel unfamiliar. With practice, you may notice your feelings shift, move, or even fade. Just keep breathing and welcoming whatever shows up.

Facing your anxious feelings is a powerful first step, but what about the anxious chatter and spiral that might come with them? Instead of arguing with those thoughts or trying to shut them down, we'll learn how to acknowledge them in a way that quiets the noise.





Thank the Monkey

The monkey mind is persistent, and trying to ignore it or push those feelings away can actually make it louder. Instead, acknowledging the monkey's warnings can help quiet the noise.

Try this:

- Notice the anxious thought. Let it surface without trying to block, debate it, or act on it.
- Acknowledge it by thanking your brain. Say, "Thanks, Monkey."

For example:

- Monkey message: "Don't go to that party, you won't fit in."
- You: "Thank you monkey for trying to protect me."
- After thanking the monkey, let the thought pass without acting on it and try to move forward with what you were doing

It may sound counterintuitive to thank your anxious thoughts. Why should we be grateful for something that stresses us out? But this works because it stops the fight. By acknowledging the monkey instead of resisting, you signal that you've heard its warning and don't need to react.

Over time, this practice rewires your brain to respond calmly instead of urgently, showing the monkey that it doesn't need to keep sounding the alarm, because its warnings aren't always right. You're not just managing anxiety, you're teaching your mind a new way to handle it.

There Are Lots of Other Ways to Tame Anxiety

But these aren't the only ways to support your brain health. Research from Dr. Marc Milstein—featured in our Retain Your Brain content—shows that lifestyle habits can make a big difference. Things like getting better sleep, limiting caffeine, exercising regularly, and staying socially connected all help reduce anxiety and protect cognitive health. Even simple steps like talking with a friend or a professional can ease stress.

For more science-backed techniques, check out our Retain Your Brain resources at hartfordfunds.com/brain. These habits complement Jennifer's strategies—they're not about eliminating anxiety, but about building resilience and supporting long-term brain health.

Now that you've explored these tools, let's recap what we've learned.

To Summarize

First, the monkey is like your mind's overprotective security guard. Second, the monkey's assumptions that fuel anxiety: I must be certain, I must not make mistakes, and I'm responsible for everyone's happiness and safety. Third, you can learn practical ways to respond that can help rewire your brain.

The Bottom Line: You're More Capable Than the Monkey Thinks

Now that you understand how the monkey mind works and the tools to manage it, you're in a better position to respond to anxiety with clarity and confidence. You've learned how to interrupt the cycle, retrain your brain, and make space for calmer, more intentional choices.

Whether you're planning for retirement, maintaining your health, or navigating life transitions, managing anxiety is part of building a longer, more fulfilling life.

Here's a simple plan to help you get started.

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



Jennifer Shannon, LMFT

Jennifer is a licensed psychotherapist and author specializing in anxiety treatment. She co-founded the Santa Rosa Center for Cognitive-Behavioral Therapy and has written several books, including "Don't Feed the Monkey Mind." Jennifer combines clinical expertise with practical tools to help people manage worry and live with greater confidence and ease.

The views and opinions expressed herein are those of the author, who is not affiliated with Hartford Funds.

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