Automated Allocations

The Strategy That Adjusts… Automatically.

Video Script
Video 1
The Need for AA

Welcome to Automated Allocations. This site, and the accompanying App, are the result of nearly fifty years as a retail investor. For a little deeper history, see the "Meet Pam" video elsewhere on this site. For now, let's look at some of the facts that helped motivate the creation of Automated Allocations.

First, let's define a retail investor. This category of investor is generally defined as any non-professional individual investing their own money. This includes long-term holders of a 401k, IRA, mutual funds, and self-directed brokerage accounts. This group of investors is estimated to be about one hundred fifty million people in the US. These are mostly passive, and include the people that receive their employer 401k statement in the mail and throw it in the trash unopened.

A small subset of the retail investor group are "active traders". Active traders are a type of retail investor that trades frequently – typically weekly or monthly. They are usually self-directed, not investing solely through employer plans or advisors. This group is estimated to be about twenty-five to thirty million people. This includes stock traders, day traders, swing traders, option traders and crypto traders.

In that group of active traders, including all types, eighty to ninety percent are losing money on a multi-year basis. More than ninety percent of option traders lose money. The statistics for day trading are even worse an astounding ninety-five to ninety nine percent losing money. The vast majority of that twenty-five to thirty million people are flushing their hard-earned money down a drain.

To add insult to injury, the US market for investment newsletters, advisories, get-rich-quick courses and seminars, and books about finance, investing, and getting rich is estimated to be Ten to fifteen BILLION dollars annually!

It would appear we have a problem. All that money being spent doesn't seem to be helping that small group of active traders. We can spend a fortune on investment letters and books. We can watch financial programs twenty-four seven. We've been there, done that. We learned about fear and greed. What about overtrading? Then, there's trying to pick tops and bottoms. In the end, for that illusive home run, one has to pick the right equity in the right sector at the right time. Not only once, but over and over. This is the only way to beat the market and be profitable year after year.

AUTOMATED ALLOCATIONS eliminates all of this. There is no need to worry about which sector or which equity or when to buy or sell. No need to keep up on the financial news or learn complicated strategies. No need to worry about fundamentals or technicals or charts or paying for subscriptions.

In the videos that follow, we'll clarify how to properly compare investments. We'll discuss the two securities Automated Allocations uses to achieve elite level results. Then, once we have the groundwork in place, we'll introduce the amazing Automated Allocations App. We'll walk through the app, feature by feature. Finally, there are "The Studies". See the results of Automated Allocations versus the buy and hold index strategy in different market scenarios.
Automated Allocations is the strategy that adjusts, automatically!
Enjoy.