



Automated Allocations

*The Strategy That Adjusts...
Automatically.*

Video Script Video 14 Buy On The 1st of Every Year

So far, we've looked at how Automated Allocations responded when starting with different investment amounts.

We've also looked at some very different market entry points—including market highs and market lows.

Now we're going to take the timing decision completely out of our hands.

We'll let the calendar choose.

Beginning in 2015, we'll start a new AA study on the first trading day of each year. No attempt to pick a favorable entry point. No looking ahead to see what the market is about to do.

Each study simply begins on the first trading day of the year and takes whatever the market presents through December 31, 2025.

That means some studies will have more time than others, and some will encounter very different market conditions along the way. That's exactly the point.

For each study, we'll compare the Annualized Rate of Return for Automated Allocations with the corresponding buy-and-hold benchmark, using the same approach to measuring returns that we discussed in the "Understanding Returns" video.

As with the previous studies, each one includes a PDF that can be downloaded and printed, along with a short audio overview highlighting some of the more interesting points.

So, let's take timing out of the equation and see what happens when we simply let the calendar decide when to begin.

Enjoy.