



***Automated Investing with
Discipline.***

***The Strategy That Adjusts.
Automatically.***

AUTOMATED ALLOCATIONS

A “retail investor” is generally defined as any individual (non-professional) investing their own money. This includes long-term holders of 401(k)s, IRAs and mutual funds, and self-directed brokerage accounts. This group of investors is estimated to be about 150 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 25-30 million people. This includes stock traders, day traders, swing traders, option traders and crypto traders.

In that group of active traders, including all types, only 10% to 20% are profitable on a multi-year basis. Fewer than 10% of option traders are profitable. The statistics for day trading are even worse with only 1% to 5% being profitable. The vast majority of that 25-30 million people are losing money.

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 at \$13 to \$15 BILLION annually!

It would appear we have a problem. All that money being spent doesn’t appear to be helping that small group of active traders. We can spend a fortune on investment letters and books. We can watch financial programs 24/7. 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 to beat the market and be profitable year after year.

AUTOMATED ALLOCATIONS eliminates all of the above. 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. No need to learn complicated strategies. No need to worry about fundamentals or technicals. No need for charts. No need to pay for subscriptions. No need for a new super-duper computer with fourteen monitors.