InvestEd

Investor Education at Its Best™

Charlotte, North Carolina

August 8-10, 2008

Session Descriptions

Saturday Afternoon, August 9, 2008

2:35 PM – 3:25 PM

University A

Introduction to Diversification and Asset Allocation
Matt Willms
When constructing a portfolio, decisions about diversification and asset allocation are important to long-term investing success. This session reviews why investors must consider both taxable and non-taxable accounts to obtain a true measure of the overall portfolio allocation that is consistent with long-term goals. The session uses QUANT IX SOFTWARE's Portfolio Manager and Investment Account Manager to illustrate how to rebalance a portfolio consistent with diversification and allocation goals.

University B

Portfolio-Centered Decision Making
Mark Robertson
Dashboards, windshields, and dipsticks. Portfolio design and caretaking have many similarities to checking whether your car is prepared for a journey.
Discover answers to what seem to be the most challenging questions of portfolio management. Challenged by selling decisions? We'll show you that your portfolio can tell you what it needs.

University C

Using Options for Conservative Investors
Saul Seinberg
Options have a *bad* reputation in the world of investing, although one type of option (covered calls) is considered safe enough to qualify for use in fiduciary accounts, including trusts, 401Ks, and IRAs. A growth investor can use additional low risk alternatives and realize benefits that can increase portfolio performance under a variety of market conditions. Learn the value of options as limited insurance against stock or market drops, employ options to purchase a stock of interest at lower than market price, and explore techniques for improving your position if an option trade isn't working out as intended.

University D

Estimate Future Earnings Using the Preferred Procedure
Ann Cuneaz
Estimating the growth rate of a company's future earnings is an important step in completing the Stock Selection Guide, and we can all use a little help making this key forecast. Learn how to use the preferred procedure, or *revenue-based EPS projection*, to provide a useful second opinion. The session breaks down the preferred procedure into easy-to-understand concepts and explains how a company makes money.

University E

How the Changing Demographics of America Will Influence the Stock Market
Bart Womack
This session explores the close link between demographics and the health of the stock market. Demographics refer to the changing make-up of the country's population. Attendees will evaluate the effects of changing demographics on the economy and ultimately on stock market behavior. Investors will learn how to position their portfolios to take best advantage of the upcoming changes.

Walden

From the Top Down
Joe Craig
Most investing sessions start with stock analysis. I present a different approach in this session and put the focal point on the portfolio—the *top* view of investing performance. Starting with the portfolio, I present a methodology—using available tools—that focuses on overall performance of the portfolio as the key element of your investing life.

3:35 PM – 4:25 PM

University A

Advanced SSG Judgment Decisions *(Repeats Sunday 3:35 PM)*
Brian Altschul
You're comfortable analyzing stocks with the Stock Selection Guide, but how do you move up to a more sophisticated level of analysis? Learn about advanced judgment techniques and *red flags* that can enhance your analysis skills. The session uses the Portfolio Evaluation Review Technique and a variety of data sources to help you make solid decisions on SSG analyses.

University B

The Fundamentals Always Apply
Bob Adams
See examples of seven ways to make money and seven ways to lose money in the stock market—and how to use them as investing analysis guides. The session demonstrates good and bad examples as well as the specific criteria to look for in your stock investments. Knowing the positive signs isn't enough; learn the negative signs as well. This is truly a logical approach to investing using software tools. Wear your *logic hat* when you attend.

University C

The ABCs (and IRS) of Investment Club Withdrawals
Ira Smilovitz
Investment club withdrawals are some of the most poorly understood financial transactions. Many clubs and withdrawing members pay taxes too soon when they could defer the payment for several years. Learn how transferring appreciated stock is often the best option for both the club and the withdrawing member.

University D

Beginning Cash Flow Workshop
Diane Graese
Cash flow statements provide the most comprehensive picture of a company's fiscal operations. In this session, attendees learn cash flow concepts and analyze a cash flow statement. If you learn best through a hands-on exercise, this session is for you.

University E

Five Steps to Smarter Investing: Analyzing a Company
Irving Roth
Use the ICLUBcentral online and desktop tools to research and analyze a stock for your portfolio. Learn about the most important attributes to consider when examining a company and select the best tools for the job from ICLUBcentral's suite of software and web tools.

Walden

Don't Gamble Away Your 401(k)
Jerry Pillans
Are you worried about making the wrong choices for your 401(k) plan? Learn about the many benefits and pitfalls of 401(k) plans as well as helpful software tools. The session demonstrates how tools can help narrow your choices and help find the best investment vehicles for your purposes. Don't pay all those fees to plan administrators and fund companies. Keep them for yourself!

4:35 PM – 5:45 PM

University A

Why Social Security Will Change
Bart Womack
This session takes a journey through the Social Security System and examines why many economists believe that the current system is in trouble. Learn why it will be forced to change and—with the use of proper investing concepts—how changes to the system could mean higher payouts to retirees in the future. In the end, attendees will know the strengths and weaknesses of the system and be able to assess the effect of coming changes on their retirement income.

University B

Reading Price Charts
Mary Ann Davis
Designed for long-term investors, this session introduces reading price charts. Topics covered include: moving averages, support/resistance, trend lines, and crossovers. The session uses three price chart web sites that offer unique features to demonstrate the indicators.

University C

Mystery SSG Workshop
Saul Seinberg
Join in an interactive workshop and help complete 4 or 5 (time permitting) Stock Selection Guides. You see the data, but do not know the names of the companies until the end of the session. Working with the workshop leader and fellow attendees, you get a feel for how to create an effective SSG where the *buy*, *hold*, *and sell* decisions are not affected by a company's reputation and prior performance. Those factors are a mystery to you until the curtain opens to reveal the identities of the unusual suspects.

University D

Researching Stocks: The Other 20%
Lynn Ostrem
Experienced investors believe the Stock Selection Guide covers 80% of the information we need to know to be successful investors. This session introduces the other 20%—

the art of digging deeper into the company's history, news, and reports (annual and financial). Learn how to assess business models, management, and competitors in order to find positive and negative influences that affect our stock analysis judgments. The extra research pays off as it builds confidence in our SSG judgments. The session includes an in-depth stock study checklist to use in your own research.

University E

When Bad Things Happen to Good Stocks
Doug Gerlach
Learn how to handle unexpected problems that arise in companies you hold in your portfolio, and make more confident decisions about selling, holding, or buying these stocks with *issues*.

Walden

Using Investment Account Manager with Other Software Tools
Matt Willms
Learn how several features in QUANT IX SOFTWARE's Investment Account Manager interact with other software tools available to investors. The session reviews access with the StockCentral.com data import, Yahoo! Finance pricing services, and American Association of Individual Investors (AAII) Stock Investor Pro software.