

InvestEd

Investor Education at Its Best™

Charlotte, North Carolina

August 8-10, 2008

Session Descriptions

Sunday Morning, August 10, 2008

9:15 AM – 10:25 AM

University A

StockCentral Unleashed!

Joe Craig

StockCentral.com is a subscription web site that includes Stock Selection Guide data and helps you become a better investor. Learn to use the tools available at StockCentral for stock screening, stock analysis, stock selection, and managing your portfolio. The session demonstrates some of these tools and suggests how to use them to support your investing activities.

University B

The Curse of Analysis Paralysis

Ann Cuneaz

When it comes to stock research, the Internet can be both a blessing and a curse. Depending on your point of view, web sites provide us with both a wealth and a deluge of information. This session presents a systematic method to research stocks without going into information overload. Learn about key reports, useful web sites, and significant data items.

University C

Planning for Retirement: How Do I Get There from Here?

Ira Smilovitz

The era of working for one company during your working career and retiring with a defined benefit pension is over. Individuals need to take an active role in planning for their future retirement. Learn what your options are and how to prioritize them.

University D

There Is a Time to Buy

Mary Ann Davis

Learn how to fine-tune your buy decisions using tools beyond the Stock Selection Guide. This session starts with an SSG research study of 42 stocks that were in the *buy* or *near-buy* range and held for one year. See how the portfolio's performance improved by using the Portfolio Evaluation Review Technique (PERT) and Value Line. In addition, we use price charts to determine the most opportune time to buy—and at what price—by placing a buy limit order.

University E

SSG Blind Spots

Mark Robertson

Have a nagging feeling that something isn't quite right after completing a stock study even though the outlook looks decent? You are plagued with pangs of uncertainty that something isn't quite right, but the Stock Selection Guide looks *perfect* and you buy.

However, the stock price is sluggish for months and years before the stock makes the next advance, if ever. All of the trends were headed in the right direction, so what went wrong? Can the SSG have a blind spot? What can we do about it?

10:35 AM – 11:25 AM

University A

Portfolio Management Using PERT Offense and Defense

Brian Altschul

Learn how to use Toolkit's Portfolio Evaluation Review Technique Offense and Defense reports to weed and feed your portfolio. After you complete Stock Selection Guide studies, utilize the reports to make *when to sell* decisions. The reports are especially useful for investment club discussions and decisions.

University B

Analyzing an Annual Report the Easy Way

Bob Adams

If you find the information in annual reports daunting, this updated session teaches you what to read, what's important, what's not important, and how to quickly analyze all of the financial numbers. We'll use a free substantially upgraded tool (spreadsheet) to analyze an entire annual report in minutes. Simply type a ticker symbol into the new spreadsheet and download the data that you need to speed and guide you to revealing conclusions. New analysis features include comparative analyses of peer companies and the industry, as well as insider and institutional ownership, and more.

University C

Asset Allocation

Saul Seinberg

Asset allocation is an investing approach based on selecting investments according to their specific characteristics and type. Examples are growth or value; small, mid, or large cap; fixed income or equity; and industry membership. Using model portfolios deemed representative of **InvestEd** attendees, this session shows how asset allocation works and how to best create and manage a multiple asset class portfolio. The session also focuses on rebalancing techniques and tells you about the most important asset allocation question for an investor and its answer.

University D

Advanced Cash Flow Workshop

Diane Graese

This session presents many challenging cash flow statements to analyze, and it assumes that attendees know the basics of cash flow principles. It is geared for advanced investors who want tips about using the cash flow statement to analyze a company's fiscal operations quickly.

University E

Five Steps to Smarter Investing: Comparing Companies

Doug Gerlach

Use the ICLUBcentral online and desktop tools to compare companies side-by-side, or to compare a stock to its industry averages. Find companies that are best of breed, or get help to upgrade your portfolio with stocks that offer higher returns and higher quality than your existing holdings.

11:35 AM – 12:25 PM

University A

Speculation in Investment Portfolios

Brad Taylor

Do speculative investments ever belong in a conservative portfolio? We will explore the dangers and promises of speculative stocks. This session covers a variety of speculative concerns, such as company life cycles, lifestyle changes, and whether to buy a stock when you recognize a catalyst for change that does not quite meet conservative investing criteria.

University B

When to Hire a Financial Planner and How to Find a Good One

Martha Alderson

Most of us are do-it-yourself types when it comes to money matters. However, there are times when seeking professional financial advice or guidance can help avoid pitfalls. Find out when to get professional financial advice and how to find an advisor appropriate to your situation.

University C

Funding Education

Saul Seinberg

The many alternatives for funding education can be confusing. This session familiarizes you with several plans (529 Plans, Coverdell, and UGMA) for funding education for your children, grandchildren, and other family members— even yourself. Find out how these plans work, learn their pros and cons, the investment approaches they use, and their alternatives.

University D

Common Mistakes Even Smart Investors Make and How to Avoid Them

Phil Keating

All investors make common, often unconscious, decision-making mistakes. From the findings of several Nobel Prize winners, modern behavioral finance highlights cognitive, emotional, and social factors. Examples are framing, anchoring, herding, loss aversion, overconfidence, and compartmenting. Paradoxically, investors consistently act to buy high and sell low. These irrational behaviors provide opportunities for disciplined investors to profit handsomely. We review several recent stock case histories including Cisco Systems, Coca Cola, GE, Home Depot, JDS Uniphase, Lucent, and Pfizer.

University E

Five Steps to Smarter Investing: Sharing Information

Daniel Abraham

Use the ICLUBcentral online and desktop stock screening tools to share knowledge, research, news, and completed stock studies. Make use of community forums to discuss stocks or get ideas for your portfolio; upload and download files; and email information to fellow investors or members of your investment club.