



BEGINNER'S STOCK MARKET GUIDE

Start Investing This Week. No Experience Needed.

\$10,000 invested in the S&P 500 in 2014 is worth over \$32,000 today.

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THE 5 INVESTMENT VEHICLES

- ◆ Index Funds: Own 500+ companies at once — lowest risk
- ◆ ETFs: Trade like stocks, diversify like funds (VTI, QQQ)
- ◆ Individual Stocks: Higher risk/reward — research required
- ◆ REITs: Real estate exposure without owning property
- ◆ Bonds: Stable income, less growth — for risk-averse investors

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BEGINNER STRATEGY (Warren Buffett Approved)

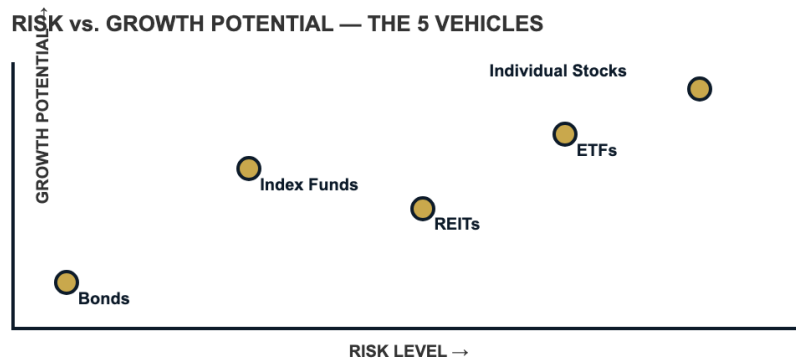
- ◆ Open Roth IRA first (tax-free growth — max \$7,000/yr)
- ◆ Invest in VOO (S&P 500 ETF) — avg 10%/yr return
- ◆ Dollar-cost average: Invest same \$ every month regardless
- ◆ Never sell in a market crash — time in market beats timing
- ◆ Reinvest all dividends automatically

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TERMS EVERY INVESTOR MUST KNOW

- ◆ P/E Ratio: Price vs earnings — lower = potentially cheaper
- ◆ Market Cap: Total company value (large/mid/small cap)
- ◆ Dividend Yield: Annual cash payment as % of stock price
- ◆ Expense Ratio: Annual fund fee — keep below 0.20%
- ◆ Beta: Volatility vs market — >1 is more volatile than S&P 500

RISK vs. GROWTH POTENTIAL — THE 5 VEHICLES



PRO TIP: The best time to start investing was 10 years ago. The second best time is today. Start with \$50 — the habit matters more than the amount.

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