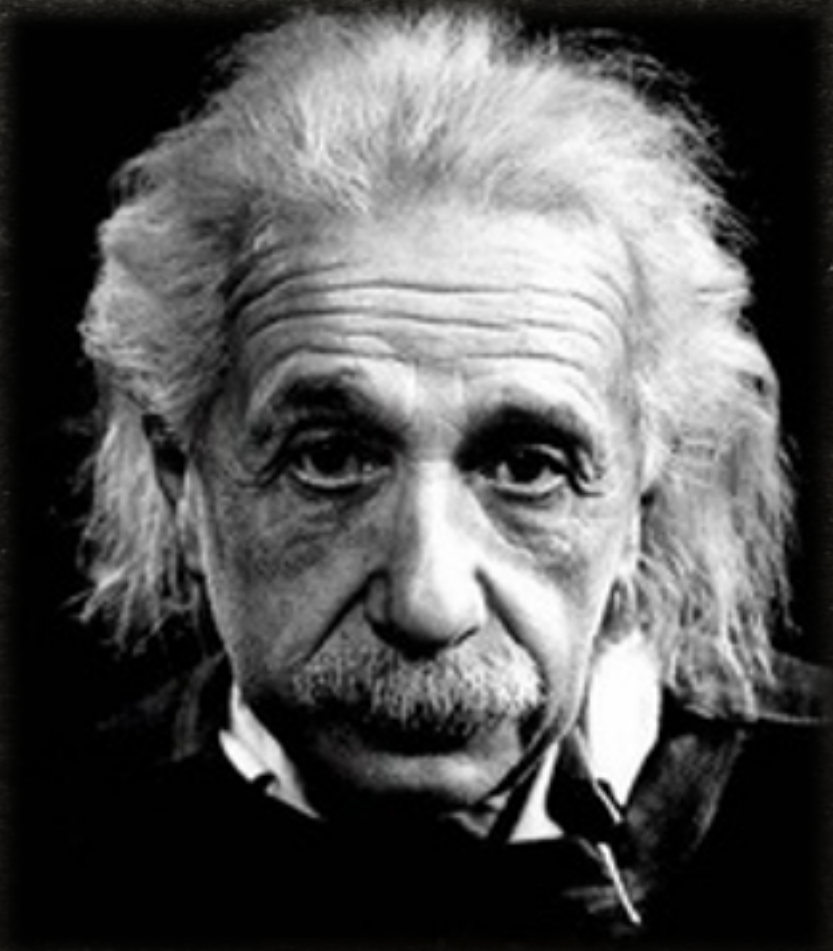


A FEW GOOD FUNDS



The Genius of Simple Investing

Rick Ferri



The definition of
genius is taking
the complex and
making it simple.

~ Albert Einstein

Rick Ferri, CFA

- 35 years as a financial adviser
- Six books on low-cost investing
- Forbes, WSJ contributor
- President, John C. Bogle Center for Financial Literacy (501c3)
- Bogleheads Podcast host
- Retired Marine pilot

Today's Agenda

- Three parts of successful investing
- The education of an index investor
- Your unique strategy
- Stay the course!
- Questions



The Education of an Index Investor

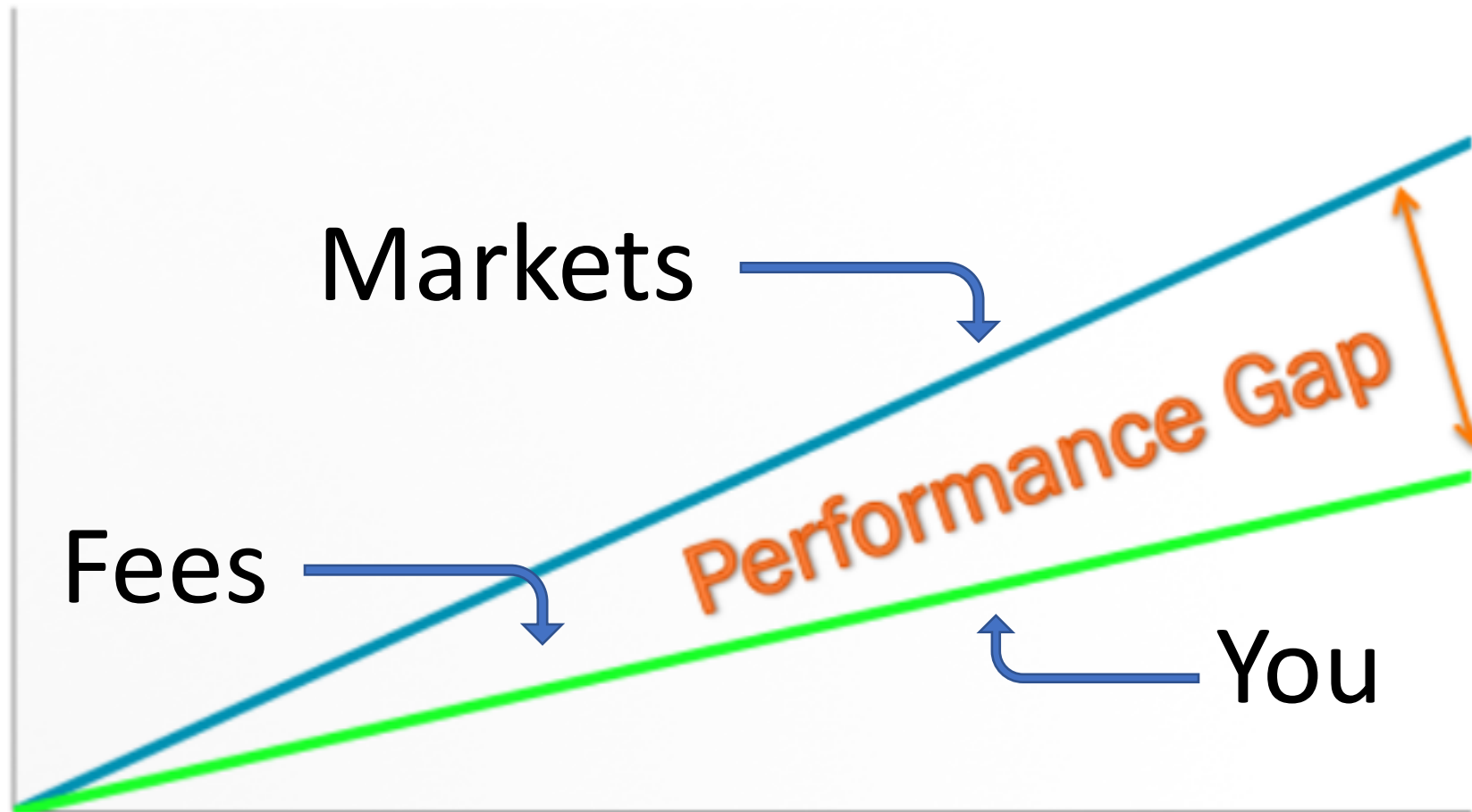


Darkness



What do you do? Who do trust?





Enlightenment

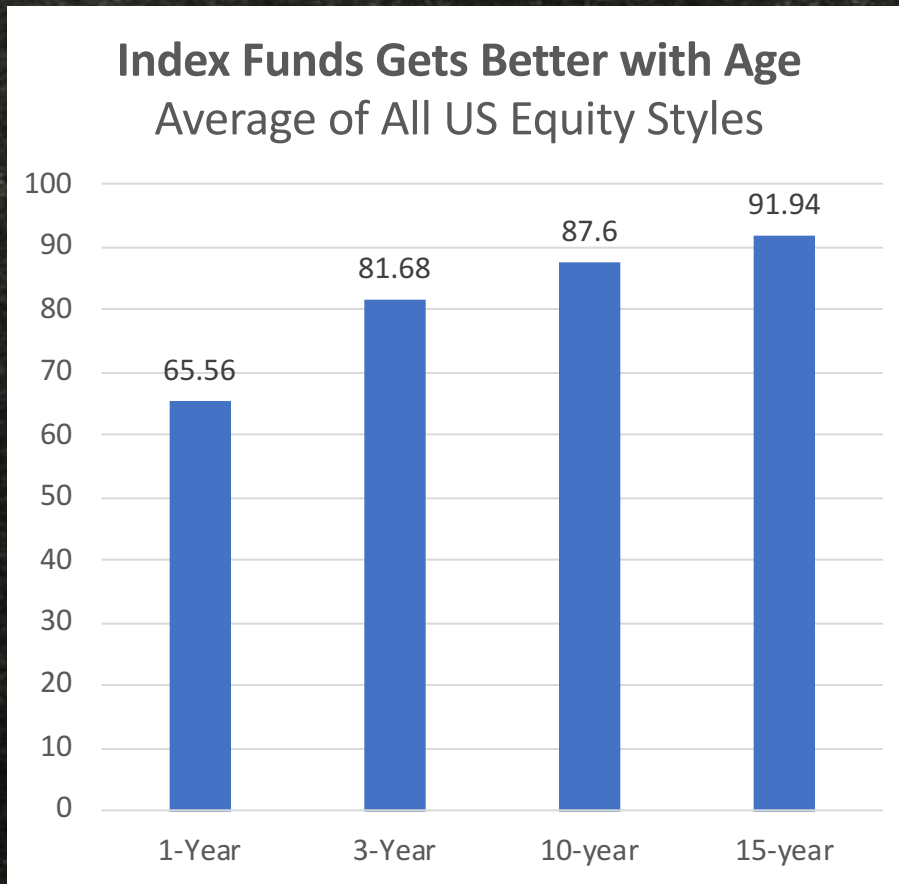




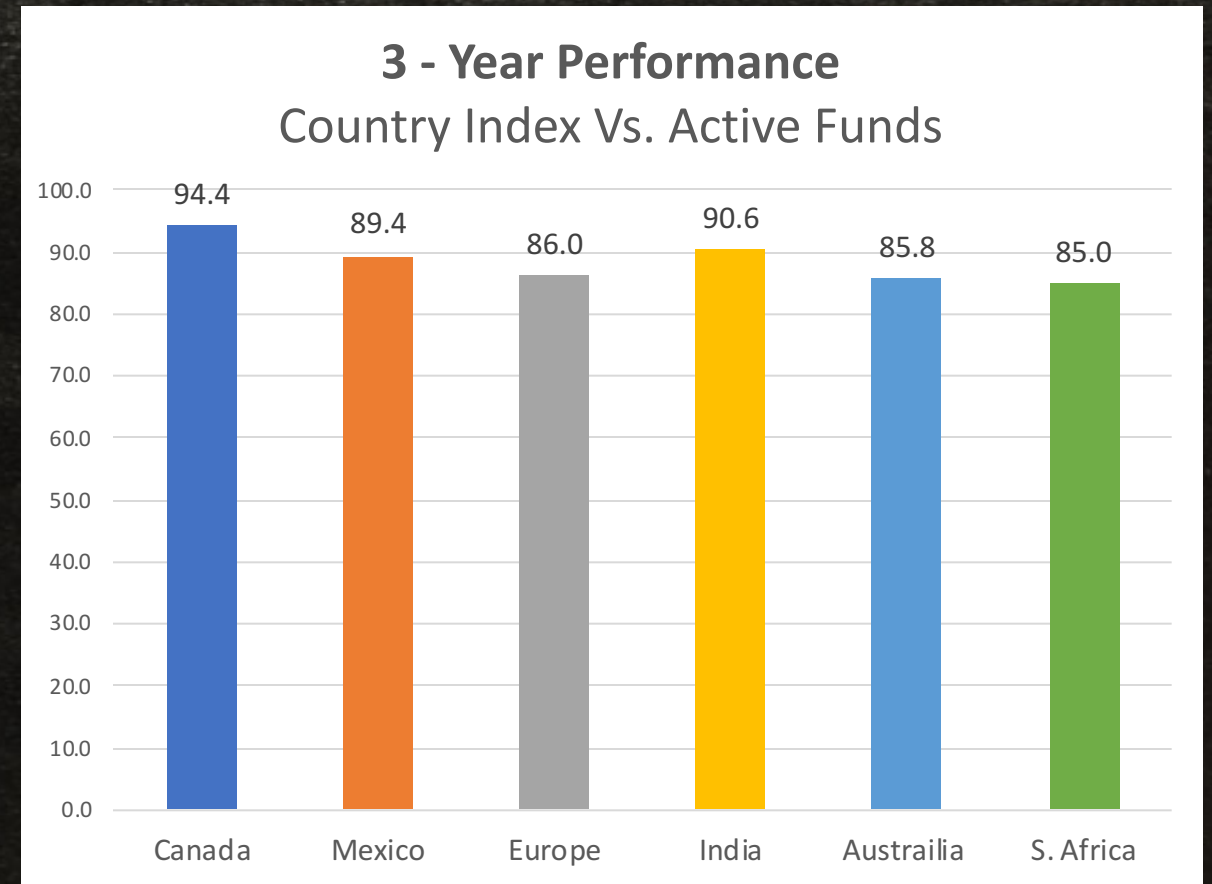
INDEX FUND

meaning, definition, explanation...

Index Funds vs Active Funds

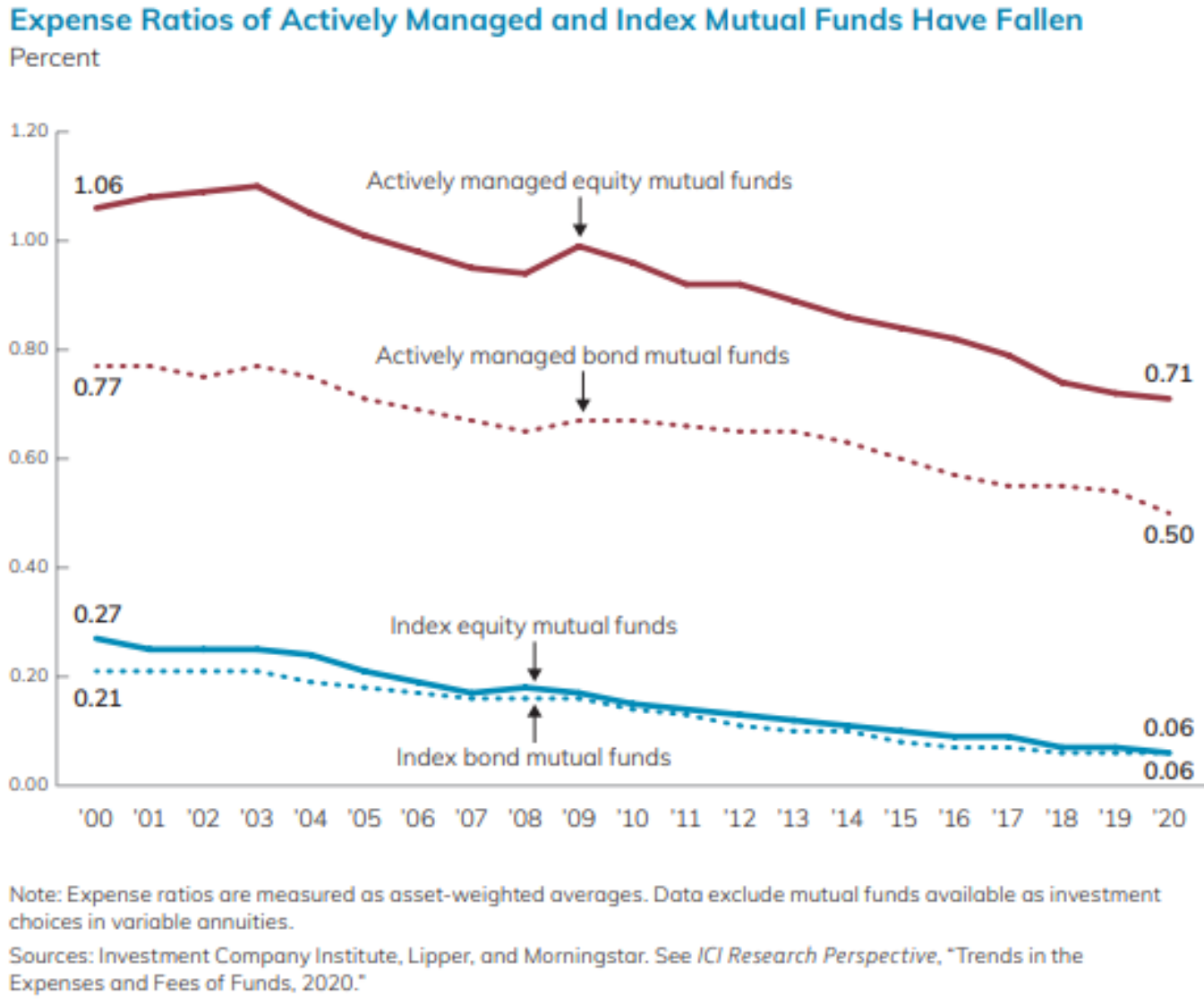


SPIVA® Scorecard



SPIVA® Scorecard

Fees Matter!



Adviser Fees

\$1 m investment portfolio

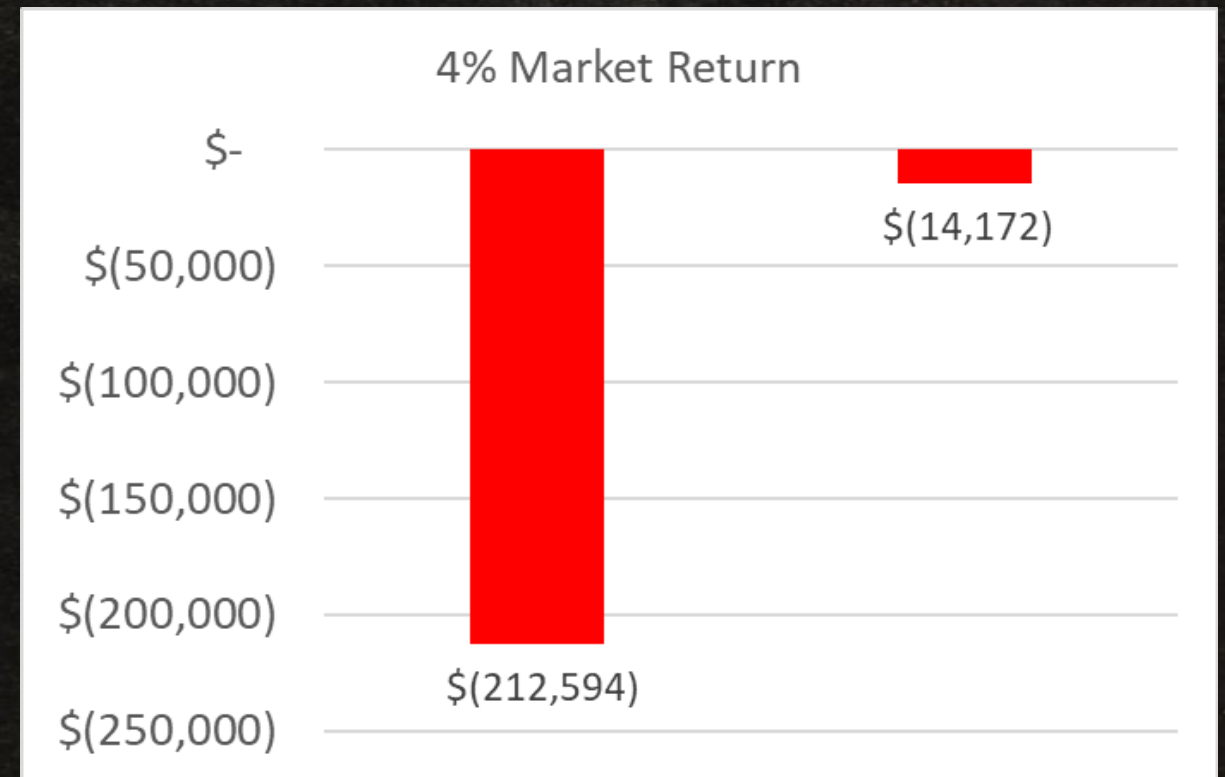
Adviser Fee = 1.0%

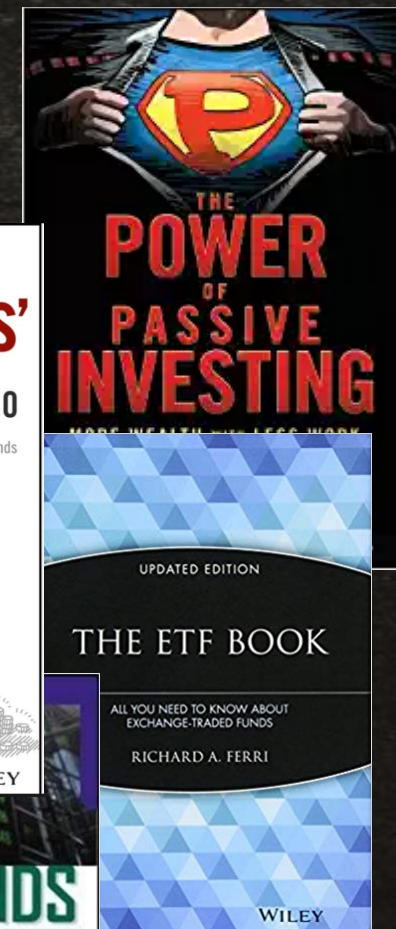
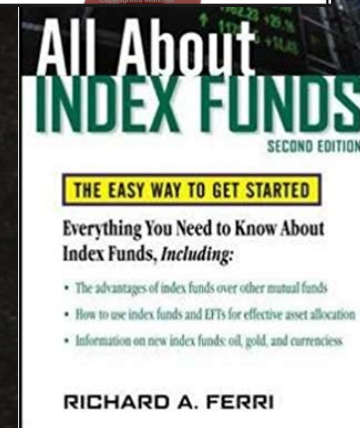
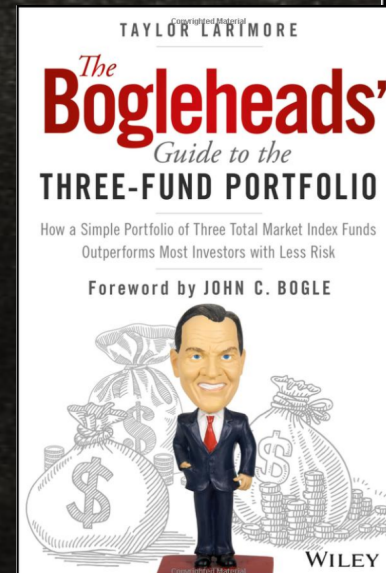
Fund Fees = 0.6%

Or

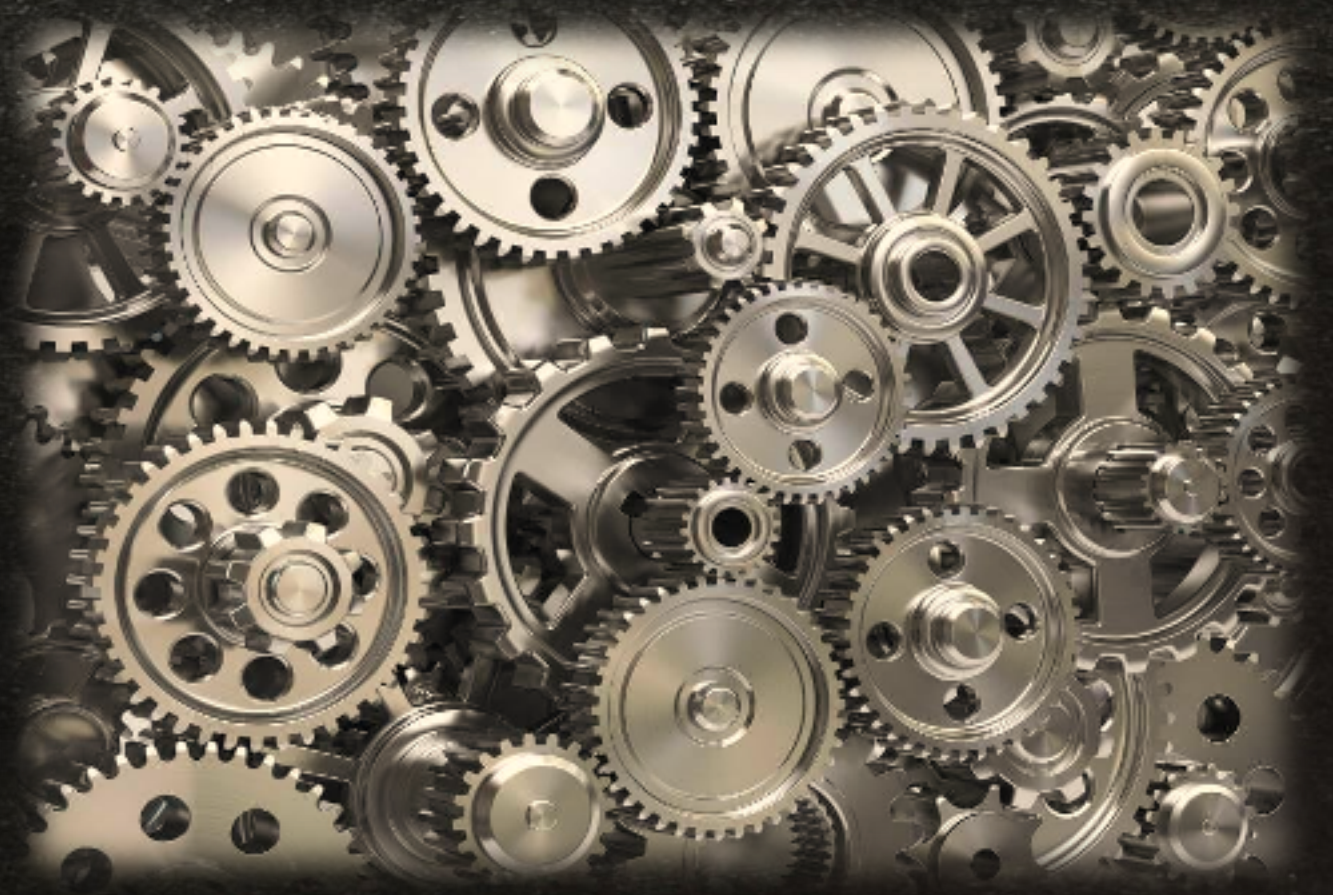
Index fund fees = 0.1%

Total cost over 10 years =





Complexity





Management
Sharpe Ratio
Evidence
Anomaly
Active
Asset
Investing
Factor Investing
Enhanced
Value
Quantitative
Monitoring
Risks
Unrewarded
Low
Beta
Momentum
Allocation



E-BOOK EDITION

2013
EDITION

CUT YOUR COSTS ♣ BOOST YOUR RETURNS

MoneySense

GUIDE TO THE **PERFECT** PORTFOLIO

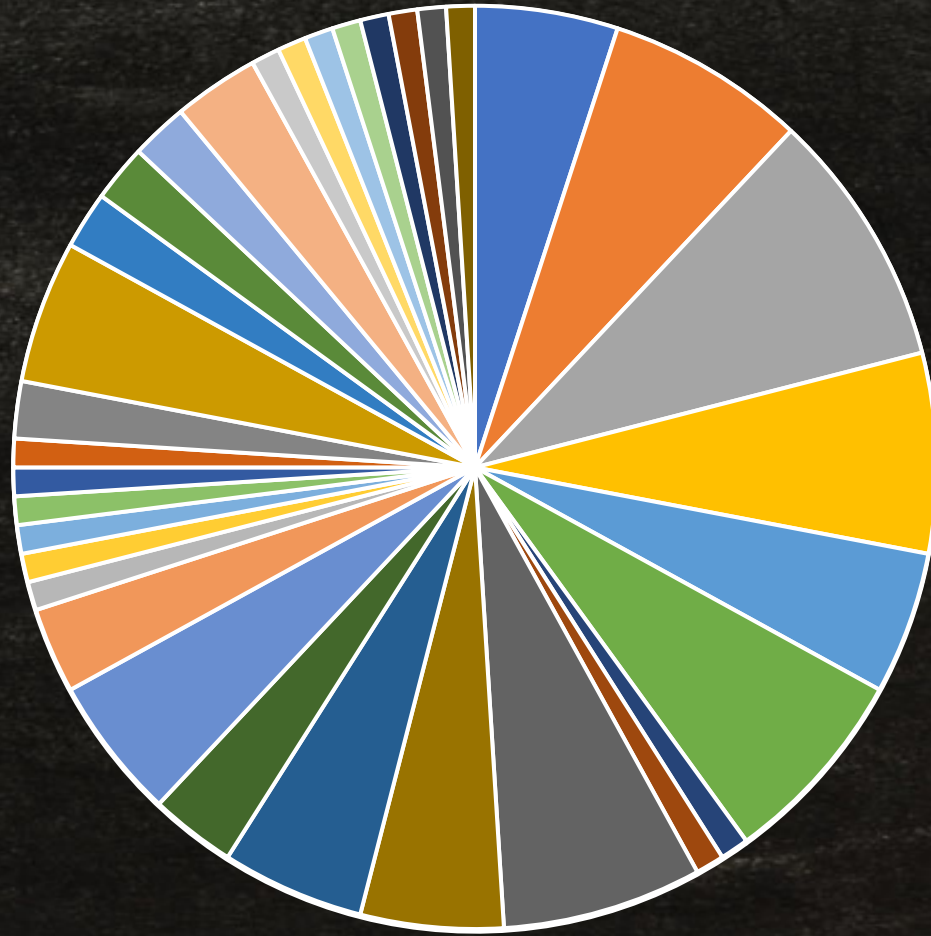


THE
BEST ETFs
TO BUY RIGHT NOW
ANALYSIS BY
COUCH POTATO
INVESTING
FOR CANADIANS

By Dan Bortolotti
Foreword by Jonathan Cheema

The best of MoneySense

Deworsification







Simplicity



A Few Good Funds



The Road to Simple Investing

1) Darkness

Stock-picking, active funds, market timing, beat the market

2) Enlightenment

Discover index funds, come into the passive church

3) Complexity

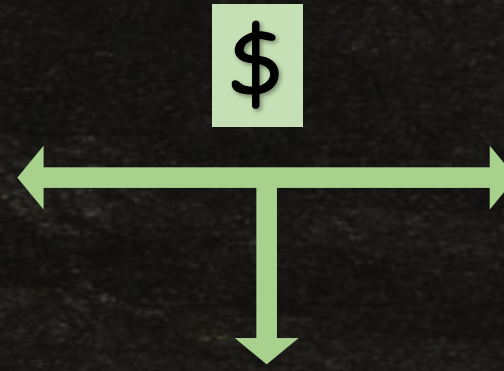
Smart-beta, alternatives, portfolio optimization

4) Simplicity

A few good index funds or ETFs in a good strategy.

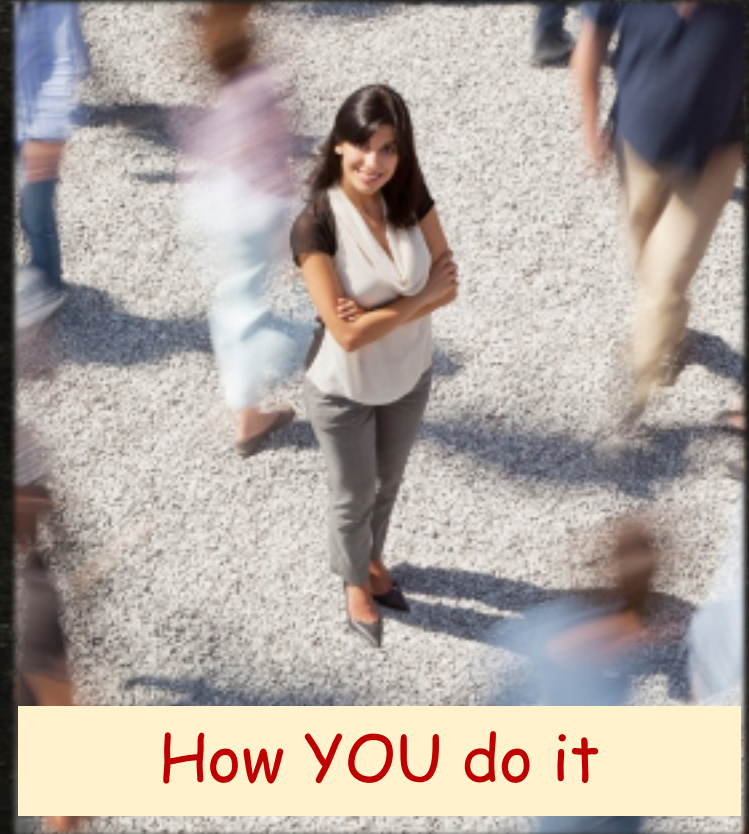


Live Below Your Means



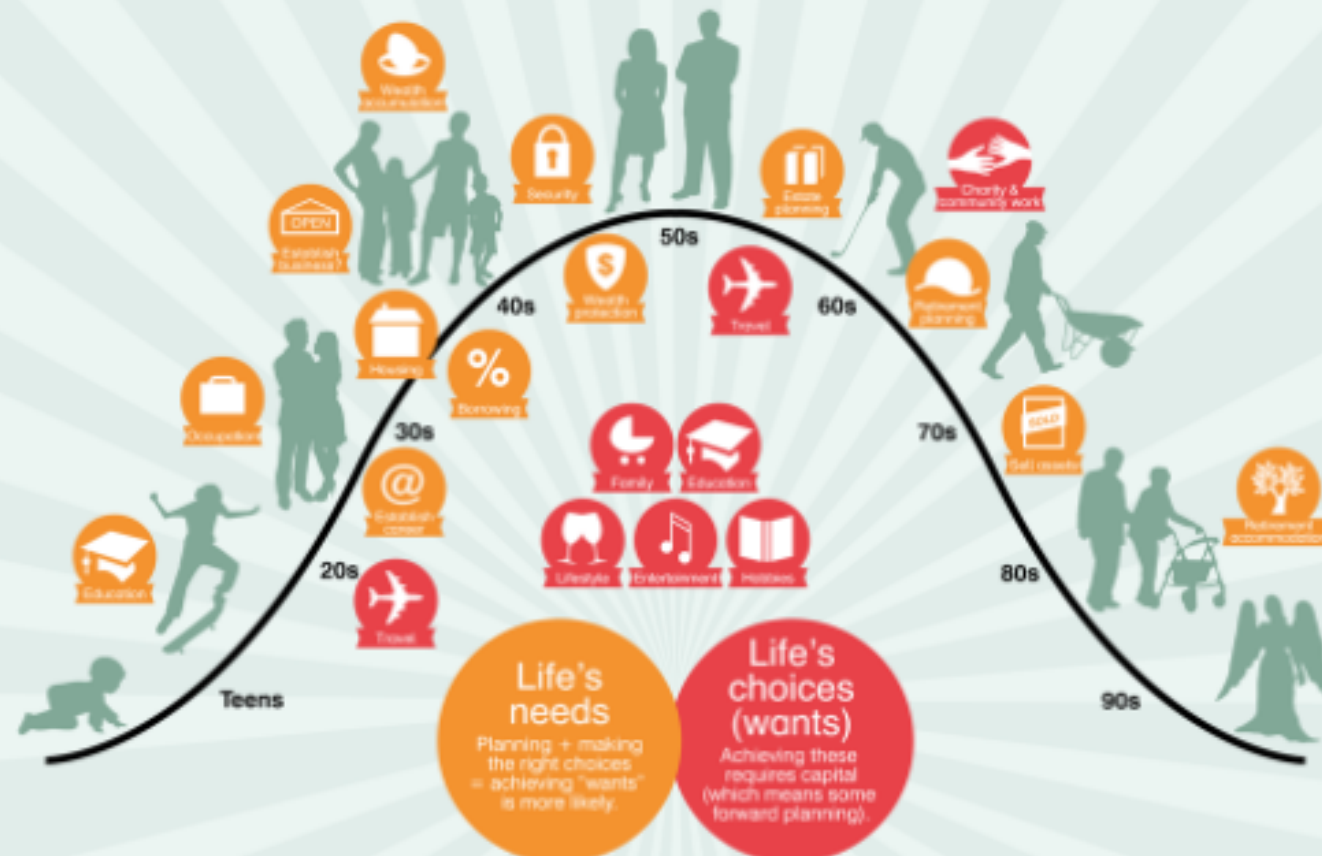
Your Investment Strategy

Simplicity
Philosophy



How YOU do it

Life's journey: At each stage of life, there are **needs** and **wants**. Both are important and both require good planning plus clever execution.



Taxes Efficiency

Tax Deferred



IRA, SEP,
SIMPLE, 401k,
403b, 457

Taxable



Individual, Joint,
Trust, LLC,
Partnership

Tax Free



Roth, HSA,
Roth 401k,
529

Your ideal
strategy is
the one that
fits you.



Investments

1. Total US stock and int'l index funds
2. World equity index fund
3. Investment-grade bonds or CDs
4. Balanced index funds
5. Icing on the cake?

iShares[®]
by BLACKROCK[®]



charles
SCHWAB


STATE STREET
GLOBAL ADVISORS.
SPDR[®]







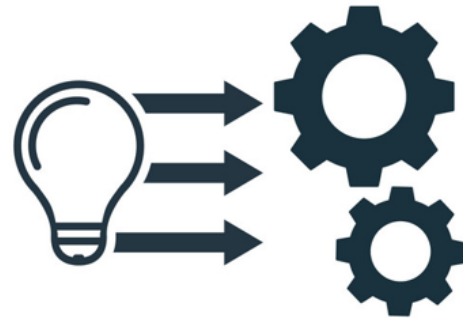
Plan What
to Do



Your
Strategy



Do What
You Plan



IMPLEMENT

Investment success isn't what happened last week or last year, it's what happens over your lifetime.





JUST A NORMAL DAY AT THE NATION'S MOST IMPORTANT FINANCIAL INSTITUTION...





STAY THE COURSE

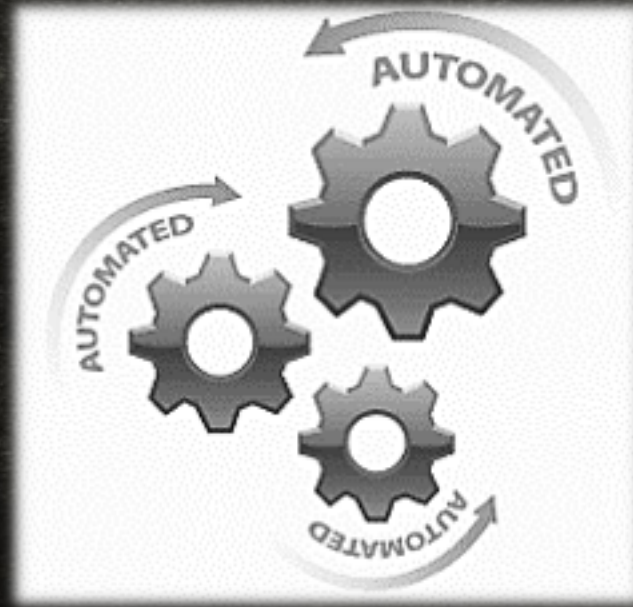
*The Story of Vanguard
and the Index Revolution*

JOHN C. BOGLE

1929 - 2019



Educate



Automate



Hibernate



Help Others Become Enlightened





Rick Ferri, CFA

Ferri Investment Solutions

*Hourly Advice for
DIY Investors*

RickFerri.com
Core-4.com

