

BetterInvesting Member Benefits



A Guide to Making the Most
Out of Your Membership

Congratulations on Taking an Important Step Toward A Better Financial Future

Who We Are...

Since 1951, BetterInvesting has helped over 5 million people become better, more informed investors. Based on our proven, time-tested, investing philosophy and stock selection methodology, BetterInvesting's mission is to provide a program of in-depth investment education, powerful online tools, sound, unbiased investment information and unparalleled member support that helps create successful lifelong investors.

Financial Independence Is Within Reach

BetterInvesting's core belief is that investing expertise can be learned and effectively applied by virtually anyone. Investment education is the key to making smarter investment choices to achieve long-term financial goals. Each of us has the opportunity and means to take ownership of our own financial futures.

Whether you're experienced or just starting out, looking to invest in stocks on your own or as part of an investment club, BetterInvesting offers a sound investing philosophy, a time-tested stock selection methodology and the information, education, tools and support you need to build and maintain a profitable portfolio of growth companies.

BetterInvesting – everything you need to become a Better Investor.

Learning BetterInvesting's time-tested approach to stock investing may be the most important benefit of becoming a BetterInvesting member.

BetterInvesting's Four Investing Principles and Stock Selection Methodology

BetterInvesting's Four Investment Principles

The BetterInvesting philosophy is built on four investment principles — an approach that has withstood the tests of time, market fluctuation and economic change.

- ① **Invest Regularly**
- ② **Reinvest Earnings, Dividends and Profits**
- ③ **Invest in Quality Growth Stocks and Funds**
- ④ **Diversify**

By consistently applying these simple but powerful principles, you can build a portfolio that will help you reach your own personal financial goals.

BetterInvesting's Stock Selection Methodology

Once you've committed to building your portfolio using BetterInvesting's Four Investment Principles, the next step is to analyze potential investments using BetterInvesting's stock selection methodology.

SSG BetterInvesting's Online Stock Selection Guide (SSG) is the centerpiece of BetterInvesting's stock selection methodology. It's also the single-most important tool to BetterInvesting members. And for good reason: Millions of investors who thought they'd never know enough to choose their own investments have learned to do exactly that with the help of the SSG.

Whether you're just starting out or are an experienced investor, the Online Stock Selection Guide gives you a basic framework for analyzing individual stocks consistent with BetterInvesting's, proven investment philosophy: finding quality growth companies at reasonable prices. The SSG walks you through the process of evaluating a company's management and financial performance, enabling you to construct a price range within which you would determine if the stock is a good buy. The CoreSSG is included with a Core membership and the SSGPlus is included with a Plus membership.

All of our member benefits and resources are designed to help you become expert at applying the BetterInvesting principles and stock selection methodology. Take time to thoroughly review and understand these concepts.

A Guide to Member Benefits

Member Benefits Overview

As a BetterInvesting member, you now have access to a large and growing inventory of exceptional member benefits: exclusive investor information, in-depth investment education, online stock selection tools and resources, access to valuable member discounts, a nationwide network of experienced and committed volunteers, an active involved online community and unparalleled member support.

The information in this Guide to Member Benefits provides a detailed description of the many benefits available to members and how to access them. This guide is organized under six key topics:

① In-Depth Investment Education

From live, online and archived webinars, learning events and OnDemand courses to our comprehensive Getting Started curriculum, BetterInvesting offers learning opportunities for investors at every level. We explain how to identify and access this education.

② Powerful Online Tools and Resources

Our suite of online tools (CoreSSG, SSGPlus, Stock Comparison Guide) forms the foundation of BetterInvesting's stock selection methodology. We'll explain how to access them and get started using them to select quality growth stocks at reasonable prices.

③ Exclusive Investor Information

BetterInvesting provides a wealth of investor information in a variety of formats. Our member-only website is a critical communication channel. We'll explain how to navigate the website and access information and education resources online. *BetterInvesting Magazine* and our newsletters, blogs and social media all provide additional sources of important information. We'll provide an overview of all these resources.

④ Our Dynamic Investor Community

As a BetterInvesting member, you are now part of a large and dynamic investor community: a nationwide network of trained and dedicated chapter volunteers, thousands of local investment clubs and an active online member community, plus opportunities to attend local, regional and national events. We'll explain how to participate.

⑤ Unparalleled Member Support

In addition to the wealth of information available on our member only website, and our extensive library of frequently asked questions, highly trained and knowledgeable member services representatives are eager to assist you with any questions you might have regarding benefits, tools, resources, events — anything you might need help with. We'll provide the contact information.

⑥ Member Discounts and Special Benefits

BetterInvesting offers our members special discounts on a variety of products and services. We'll provide an overview and explain how to access them.

We hope you find this guide useful. Keep it handy for future reference. And of course, if you have any questions don't hesitate to contact our member services representatives.

Live and Self-Paced Investor Education

BetterInvesting's mission is to provide a program of in-depth investment education, powerful online tools, sound, unbiased investment information and unparalleled member support that helps create successful lifelong investors. As a BetterInvesting member, you now have access to an in-depth and growing catalog of learning opportunities for both beginning and experienced investors. You can learn to invest on your schedule through convenient online courses or participate in live webinars presented by skilled BetterInvesting educators. From basic principles for investing success to advanced techniques for investment analysis, BetterInvesting's investor education programs make it easy to learn and apply the BetterInvesting stock selection methodology to help you become a successful lifelong investor.

Start With Getting Started With Stocks Online Curriculum

BetterInvesting's education team has prepared a multipart overview to teach you how to get started investing in stocks using the BetterInvesting principles and stock selection methodology. Topics include: Why We Invest, How We Invest, Getting to Know the Stock Selection Guide, Using BetterInvesting's Online Tools and Finding More Resources. You can find this important online course on the BetterInvesting member website under the navigation tab: **Education > Getting Started**.



First Cut Stock Studies

One of our most popular programs, First Cut stock studies are created by members for members using the BetterInvesting stock selection methodology to discuss a company's growth prospects and investment potential. As a BetterInvesting member, you'll receive new studies every two weeks sent directly to your email inbox. You also have access to the First Cut library of over 200 previously completed stock profiles. First Cut is a great way to check your decisions and

learn how to objectively judge a stock's future performance or to just get ideas for more companies to study. **For more information visit www.betterinvesting.org/firstcut**



TickerTalk

TickerTalk is a monthly online program that provides essential information to help you become a more confident, informed investor. Short educational segments and multiple panelists are featured each month. Every session includes Five in Five, a regular feature in which the panelists offer up several stock ideas that may be worthy of further study. Register for the upcoming webinar or access the archived sessions. **For more information visit: www.betterinvesting.org/tickertalk**



StockUp

StockUp presents a variety of important investing topics in a fun and informative format. Each session offers you a unique perspective on investing topics designed to improve your ability to conduct a stock analysis, manage a portfolio, make sell decisions and more. **For more information visit: www.betterinvesting.org/stockup**

Archives of Stock Studies and TickerTalk Webinars

As a BetterInvesting member, you also have access to the complete library of archived Online Stock Studies, First Cut stock studies and TickerTalk webinars.

Additional Educational Webinars and Learning Events – Live and OnDemand

In addition to the Getting Started curriculum, First Cut, TickerTalk and StockUp webinars, BetterInvesting members can access a variety of additional live and online webinars, learning events and OnDemand courses. Visit the member-only website, where these educational opportunities can be found under several different navigation headings, especially the Store for fee based events and courses; Education for MyClasses and Getting Started; and Tools and Resources for a variety of programs, webinars, events and more.

BetterInvesting's Powerful Online Tools for Research and Analysis

BetterInvesting's suite of powerful online tools makes it easy to find, analyze and compare quality growth stocks.

SSG Online Stock Selection Guide (SSG)

The Online Stock Selection Guide is the centerpiece of BetterInvesting's stock selection methodology. Whether you're just starting out or are an experienced investor, the Stock Selection Guide gives you a basic framework for analyzing individual stocks consistent with BetterInvesting's proven investment philosophy: finding quality growth companies at reasonable prices. The Stock Selection Guide walks you through the process of evaluating a company's management and financial performance, enabling you to choose stocks that fit your investment objectives.

CORESSG (Included with Core and Plus Memberships)

The CoreSSG presents concepts of the stock selection methodology in an easy-to-use, step-by-step format for the beginning investor. **For more information visit:**

www.betterinvesting.org/onlinetools

SSG+PLUS (Included with Plus Memberships)

The SSGPlus uses a two-page, SSG-form based view for the more experienced user of the Stock Selection Guide. The SSGPlus features faster performance, easier study searches and more screening options while still allowing access to the easy to use, step-by-step format of the CoreSSG.

We're committed to continuous improvement of BetterInvesting online tools to help you optimize your stock study process. BetterInvesting online tools are completely cloud-based, with no software to download

ever and they work great on mobile and tablet devices. **For more information visit: www.betterinvesting.org/onlinetools**

StockComparisonGuide (SCG)

The Stock Comparison Guide (CoreSCG or PlusSCG) allows you to compare stock studies generated by either the CoreSSG or SSGPlus to help you make even more-informed investment decisions.

For more information visit:

www.betterinvesting.org/members/tools/onlinetoolsandsoftware

Upgrade Today – Trial Versions Available

If your current membership doesn't include BetterInvesting's suite of online tools, we highly recommend you upgrade to either the Core Membership, which includes the CoreSSG and the Core SCG Stock Comparison Guide, or the Plus Membership, which includes the CoreSSG, SSGPlus, CoreSCG and Plus SCG. BetterInvesting's suite of powerful online tools makes finding quality growth stocks easier than ever.



To access a trial version of the CoreSSG visit:

<http://tools.betterinvesting.org/stockanalysis>



To access a trial version of the SSGPlus visit:

<http://tools.betterinvesting.org/ssgplustrial>



24/7 Access to Equity Data

BetterInvesting provides you full-time access to ten years of company financial data and stock prices that work seamlessly with BetterInvesting online tools and endorsed third-party products. **For more information visit: www.betterinvesting.org/data**

Exclusive Investor Information

BetterInvesting is dedicated to keeping members up to date on all the latest investment information, education, online tools and resources, chapter information, events, market and company news through a variety of venues.

Login, Change Password, Update Your Profile and Begin!

If you haven't already, you'll soon receive an email containing your BetterInvesting member number and temporary password. These will allow you to access the member-only website. You should change your password and update your profile to select the emails you'd like to receive from us. Then go ahead and explore the website.

Take a Tour of the BetterInvesting Website

The BetterInvesting website contains too much information for a complete description here, so we highly recommend that you watch a complete tour of the website available as a webinar on YouTube — A Guide To Your BetterInvesting Member Benefits: Tour of the BetterInvesting Website: www.betterinvesting.org/websitetourvideo. You can also download an accompanying handout: www.betterinvesting.org/websitetourhandout



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BetterInvesting Magazine. And If you haven't already, you should download your *BetterInvesting Magazine* app through iTunes or Google Play. To create credentials for the *BetterInvesting Magazine* app, visit www.betterinvesting.org/bimag. Once you've created your password, open the app and log in with your credentials. You can also read a current or past issue of the e-magazine on your computer. Go to betterinvesting.org/bimag and scroll to the e-magazine menus.

(Important: Do not purchase a subscription through the app. We cannot offer refunds for purchases made through iTunes or Google Play.)



BetterInvesting Weekly Newsletter

Timely news, events and analysis for long-term investors from the editors of *BetterInvesting Magazine*. Featuring exclusive stock screens, feature articles, insights into what other investors are buying and selling, listings of in-person and online investor events and more. Don't miss a single issue. Sign up at www.betterinvesting.org/weekly



BetterInvesting Voice

An up-to-the-minute blog from BetterInvesting featuring investing news and insights. Each blog entry is written by one of our own experts and discusses a special topic of interest, with personal observations and analyses. At the end of each blog posting, you'll find a place where you can add your own comments, share your thoughts with other members and over time participate in a dialogue that will help you learn and grow. Join the conversation. Sign up at blog.betterinvesting.org

The BetterInvesting Weekly newsletter and Blog are also available at no cost to non-members. We encourage our members to invite family and friends to sign-up for these informative publications.

Access to Member-Only Online Forums

Join BetterInvesting members as they use online discussion forums to explore various investing and financial topics from BetterInvesting.



Join the Conversation

Participate on BetterInvesting's social media channels – Facebook, Twitter, YouTube and LinkedIn.

The BetterInvesting Community

One of the most important benefits of being a member of BetterInvesting is that you're now part of a large and dynamic community comprising like-minded active investors just like you. Members participate in the BetterInvesting community through the BetterInvesting website, online and in-person events, educational webinars and stock studies, local BetterInvesting chapter programs, the BetterInvesting blog and social media channels. Many BetterInvesting members belong to investment clubs or stock study groups in which they convene to learn, share investing experiences and help one another become more successful investors.

BetterInvesting Volunteers – The Heart of the Community

The BetterInvesting community is also an invaluable resource of dedicated, experienced investors who volunteer their time and expertise to serve as instructors and mentors. **For more information visit: betterinvesting.org/community**



Online and In-Person Events

Local, regional, national and online events bring BetterInvesting members together for investment education, knowledge sharing and member networking. Special events such as the annual BetterInvesting National Convention (BINC) and dozens of local and regional events held throughout the year are excellent opportunities to learn highly effective wealth-building techniques in a hands-on, collaborative setting. **You can find a listing of local events on the member website under the Community tab, or visit betterinvesting.org/memberevents.**

BINC BetterInvesting National Convention

For information about the BetterInvesting National Convention (BINC), visit betterinvesting.org/biconvention.

Corporate Partners

Our BetterInvesting community also includes a long list of companies that actively support BetterInvesting's mission through participation in our national convention and other outreach activities. **For more information about our Corporate Partners, visit betterinvesting.org/partners**

Unparalleled Member Support

We're Here to Serve You

If you have any questions about BetterInvesting, please don't hesitate to contact us at any time. Our knowledgeable and friendly member service representatives are available to assist you with any questions you might have regarding your member benefits, our products, upcoming events, educational programming or anything regarding how to get the most from your BetterInvesting membership.

By Phone

Call us toll-free at 877.275.6242

By Email

Drop us a note at service@betterinvesting.org

Request a Call Back

www.betterinvesting.org/callback

Live Online Chat

www.betterinvesting.org/chat

Money-Saving Member Discounts

Commission-Free Stock Trades With Folio Investing

Our partnership with Folio Investing makes it easy to invest regularly in a well-diversified portfolio. Folio Investing is an online brokerage that gives you the diversification and simplicity of mutual funds with the control, transparency and tax advantages of owning stock directly. You can trade stocks individually as well as trade a whole portfolio in a single transaction. For a limited time, BetterInvesting members and investment clubs can take advantage of commission-free stock trades. **For more information visit: www.betterinvesting.org/freetrades**

BetterInvesting members enjoy exclusive discounts on everything from investing software, fee-based courses and publications, travel and insurance, and identity theft protection to the everyday rewards of a Platinum Visa Card and much more. **For more information visit: www.betterinvestingoffers.org**

Avis Car Rental Discounts

You can save up to 25% off your next car rental while experiencing the comfort and reliability that come with renting from Avis. With 4,800 locations in over 140 countries, there's always an Avis nearby to help you with your car rental needs.

Budget Car Rental Discounts

Make your budget go further by getting a great deal on a great car from Budget. As a BetterInvesting member, you'll get an amazing deal every time you rent – up to 20% off Budget's great rates.

Funjet Vacations

With more than 900 destinations in Mexico, Hawaii, the Caribbean, Europe, Asia, and the U.S. as well as more airlines and

thousands of hotels to choose from your trip will be more enjoyable with the ease of planning it. With your exclusive BetterInvesting 5% member discount and “Price Match Plus”, you’re guaranteed to have the most cost efficient trip, or we’ll match it!



WYNDHAM

Wyndham Hotel Discounts

Whether you’re looking for an upscale hotel, an all-inclusive resort or something more cost-effective, BetterInvesting members can save on rooms at nearly 7,000 participating hotels worldwide. Wyndham Hotels are offering BetterInvesting members 20% off the “Best Available Rate” at participating locations every time they travel.

MetLife MetLife Auto and Home Insurance

With MetLife Auto & Home you can:

- Take advantage of group discounts
- Receive a discount for bank account deduction
- Save more with our multi-car discount
- Choose from a variety of insurance policies to meet your coverage needs

VISA BetterInvesting Visa Credit Card

The BetterInvesting Visa credit card gives you access to dozens of everyday perks, once-in-a-lifetime experiences and events. You'll earn rewards points redeemable from a wide selection of rewards including: merchandise, travel, and account credits. Plus Visa Platinum benefits include online banking, ATM access, auto rental, travel assistance, insurance, fraud protection, 24/7 emergency customer service and much more!*

* Certain terms and conditions apply; see the Rewards Rules and Rewards Brochure that accompany the card for details.

And Many More...



NATIONAL ASSOCIATION OF INVESTORS CORPORATION

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Empowering Investors Since 1951

www.BetterInvesting.org