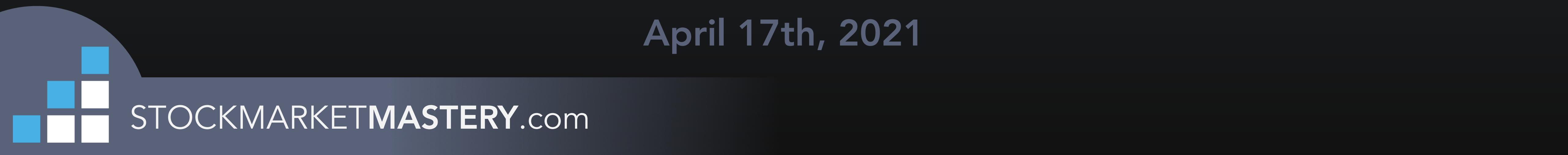


It Pays to Be Young: How to Turn Your Age Into Profits

Grayson Roze

April 17th, 2021





Grayson Roze

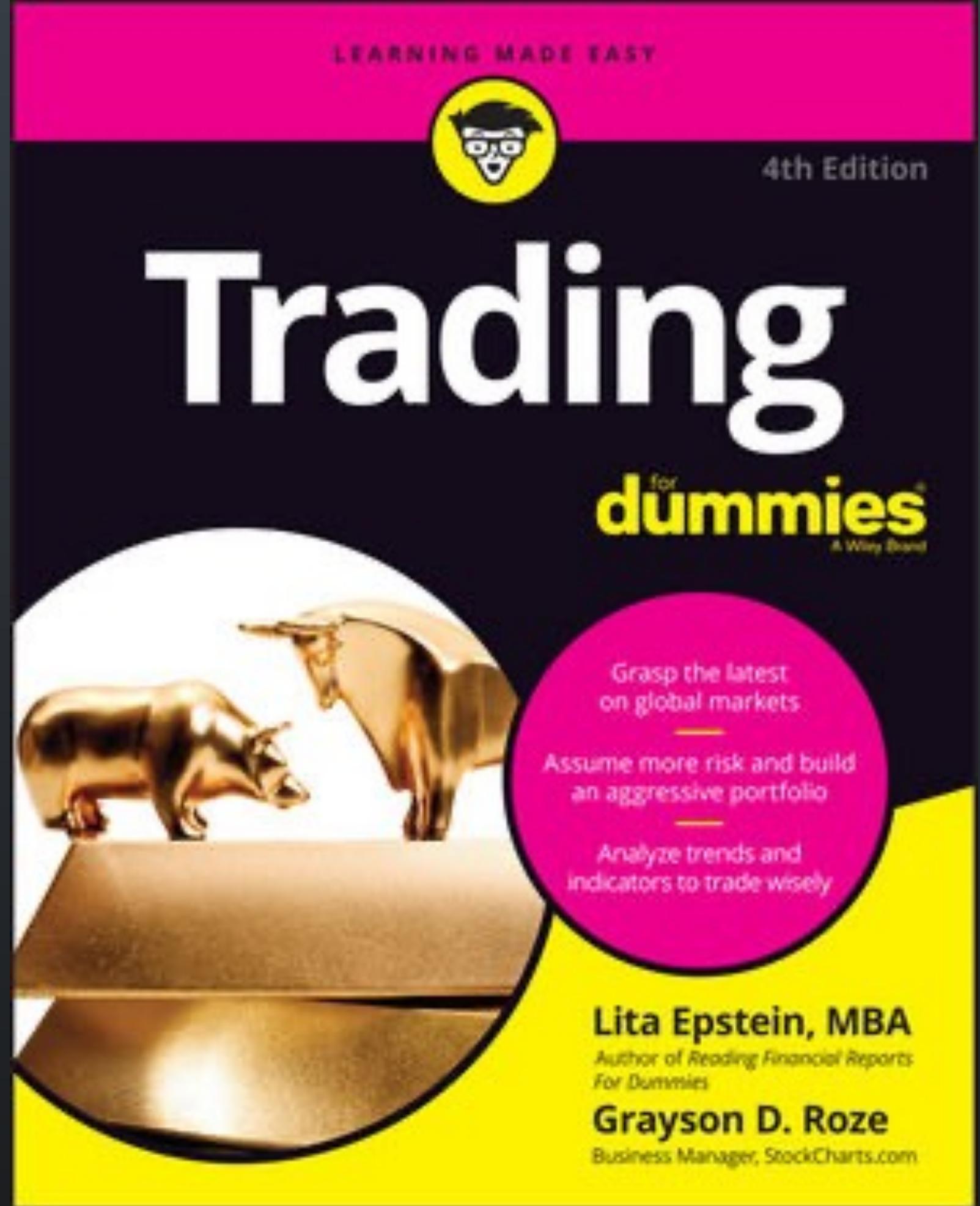
VP of Operations, StockCharts.com

Author, [Trading For Dummies](#) (Wiley, 2017)

Author, [Tensile Trading](#) (Wiley, 2016)

Co-Founder, StockMarketMastery.com

[Swarthmore College](#), Economics and Psychology, B.A.



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MSFT Microsoft Corp. Nasdaq GS

17-Aug-2016

© StockCharts.com

Open 57.54 **High** 57.68 **Low** 57.23 **Close** 57.56 **Volume** 18.9M **Chg** +0.12 (+0.21%) ▲









Autumn

ZUMZ Zumiez Inc. Nasdaq GS

14-May-2007

© StockCharts.com

% Zumiez Inc. (Daily) 39.48 (14 May)
MA(50) 39.37
MA(200) 32.27

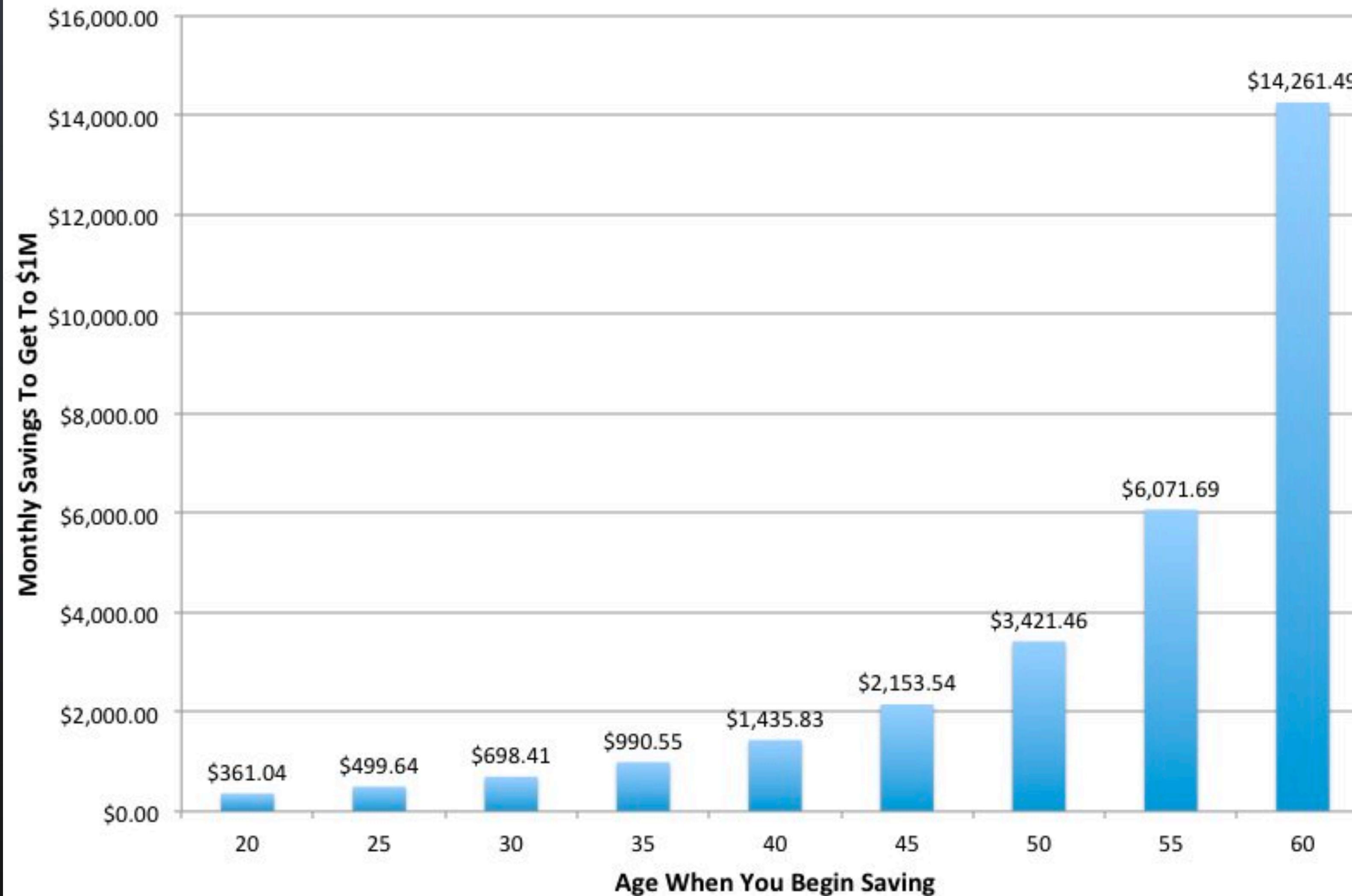
Open 39.65 High 39.97 Low 39.18 Close 39.48 Volume 483.2K Chg -0.05 (-0.13%)

What Hooked Me . . .

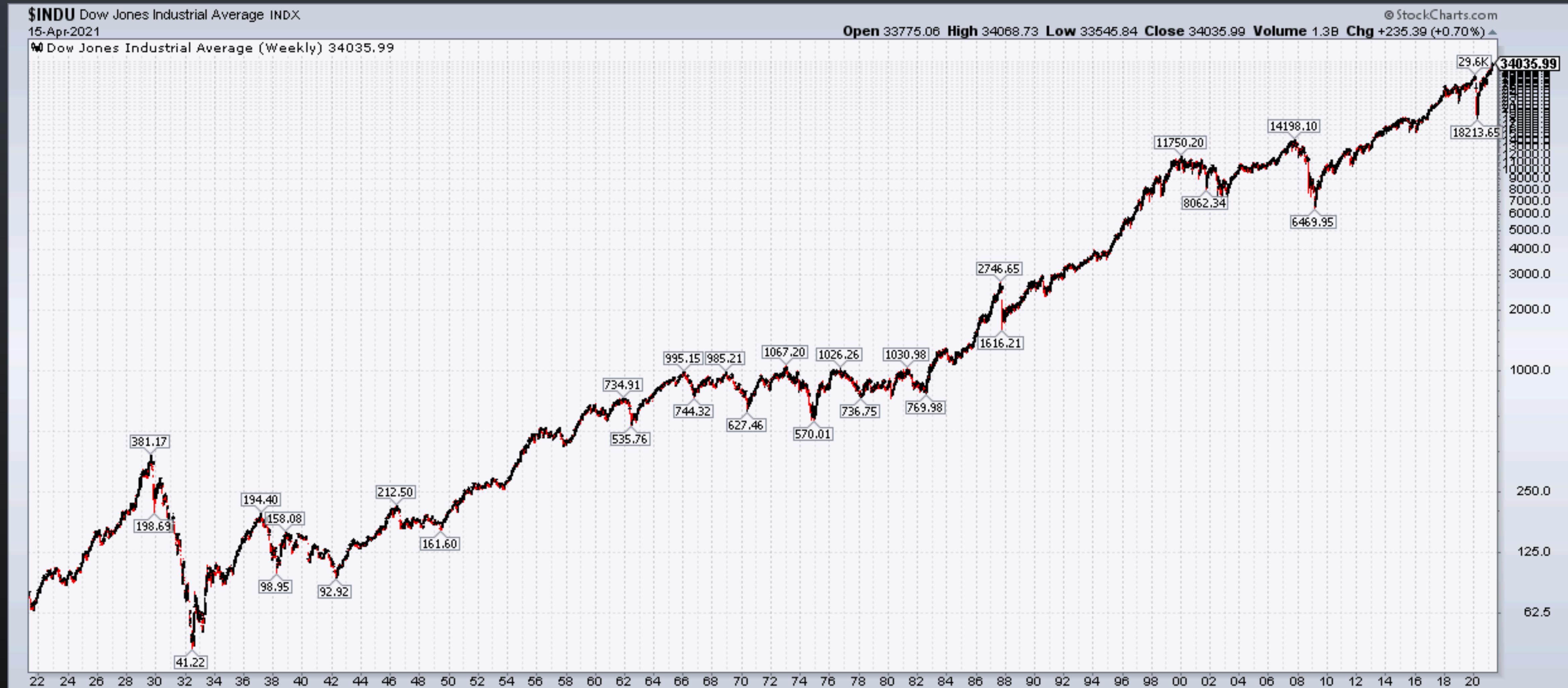
- A new reason to care
- “Voting with your money”
- Two unique displays of freedom
 - Income as a teenager = opportunity
 - Income as an adult = independence
- Applied Academics
- Charting gave me an opportunity to participate



How Much You Need To Save To Get To \$1M At Retirement (6% Return Rate)



100 Years of the Dow



RISK REDEFINED

We typically think of **risk** as the probability of **losing money**.

We worry about **volatility**.

The solution to volatility is **time**.

If you have **time**, then risk becomes losing money **that you could have**.

So my guiding philosophy is...



I can always

just own

VTI . . .





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VTI

Vanguard Total Stock Market ETF

+ Add to watchlist



A
97



ETF.com segment: [Equity: U.S. - Total Market](#)

Popular VTI Comparisons: [VTI vs GSUS](#), [VTI vs ITOT](#), [VTI vs PBUS](#), [VTI vs SCHB](#), [VTI vs IYY](#)

Related ETF Channels: [Equity](#), [U.S.](#), [Broad-based](#), [North America](#), [Size and Style](#), [Vanilla](#), [Total Market](#)

Find more ETFs with our [ETF Screener and Database](#)

*Unless otherwise stated, data provided by FactSet.

Overview

Efficiency

Tradability

Fit

VTI Fund Description

VTI tracks a cap-weighted index that measures the investable US equities market, encompassing the entire market-cap spectrum.

VTI Factset Analytics Insight

VTI is a good choice for investors or traders looking for comprehensive, total-market equity exposure, including micro-caps. The fund offers neutral coverage, making no industry, size or style bets to speak of. The fund is passively managed and remains fully invested at all times. Over its long life the ETF has tracked various broad indexes from Dow Jones, MSCI, and as of June 2013, CRSP. Its current index aligns extremely well with our MSCI benchmark. Our only gripe is common to all Vanguard ETFs: portfolio disclosure is lagged, and reported monthly—rather than daily.

VTI Summary Data

Issuer

Vanguard

Inception Date

05/24/01

Legal Structure

Open-Ended Fund

Expense Ratio

0.03%

Assets Under Management

\$234.62B

Average Daily \$ Volume

\$884.03M

Average Spread (%)

0.01%



WHERE DOES IT FIT?

Your CORE portfolio fits **here**.

Step 1



Asset Creation

Step 2

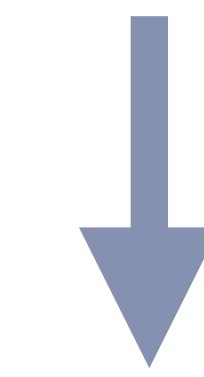


Asset Protection

Step 3



Asset Growth



Your EXPLORE portfolio fits **here**.



STOCKMARKETMASTERY.com

SUPER CORE



CORE



EXPLORE



“SUPER CORE” PORTFOLIO

Broad market exposure to maximize long-term compounding

- The “watch it grow” money
- 50% of the total portfolio
- Objective is **long-term asset growth**
- Low-cost, liquid, well capitalized ETFs
- New capital allocated with specific percentage weights
- Monitoring timeframe: **monthly / quarterly**



Sample “SUPER CORE”

[10%] **IWF** (iShares Russell 1000 Growth ETF)

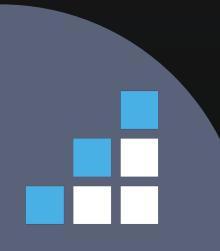
[15%] **VUG** (Vanguard Growth ETF)

[5%] **MTUM** (iShares Edge MSCI USA Momentum Factor ETF)

[35%] **IMCG** (iShares Morningstar Mid-Cap Growth ETF)

[30%] **VBK** (Vanguard Small-Cap Growth ETF)

[5%] **VXUS** (Vanguard Total International Stock ETF)



“CORE” PORTFOLIO

Targeted market exposure to higher-risk, higher-return categories

- The “help it grow” money
- 30% of the total portfolio
- Objective is **mid-term asset growth**
- Primarily low-cost ETFs
- Often sector / industry / “theme” plays
- Monitoring timeframe: **weekly / monthly**



Sample “CORE” Positions

SMH (VanEck Vectors Semiconductor ETF)

XBI (SPDR S&P Biotech ETF)

BOTZ (Global X Robotics & Artificial Intelligence Thematic ETF)

CIBR (First Trust NASDAQ Cybersecurity ETF)

ICLN (iShares Global Clean Energy ETF)

XITK (SPDR FactSet Innovative Technology ETF)

PAWZ (ProShares Pet Care ETF)



“EXPLORE” PORTFOLIO

The **active** investments

- The “make it grow” money (and the “have fun” money!)
- 20% of the total portfolio
- Objective is **high growth**
- 10-20 individual positions, actively managed
- Monitoring timeframe: **daily / weekly**
- **Technicals + Fundamentals + “Observationals”**



Notice what's around
you, and let the charts
tell you when to jump.



My age gives me . . .

A unique view of the developing business world,
with an understanding of products, services,
brands, trend changes, consumer demands and
opportunities with which many others may not be
as in tune – and I can bring that into my investing!



Everything is an
opportunity to ask,
“Can I invest in this?”



Being “Observational” Gives Me...

- A new reason to care
- A way to “vote with my money”
- A chance to be creative and opportunistic
- A way to connect the world around me to the market
- A way to filter my investable universe



KEEPING LISTS

= LIKE LIST =

= Service Providers: STOCKCHARTS =

= Theme Trades: AUTOMATION =

= Theme Trades: CLOUD ADOPTION =

= Theme Trades: CYBERSECURITY =

= Theme Trades: DATA =

= Theme Trades: FINANCIAL INFRASTRUCTURE =

= Theme Trades: HEALTH TECH =

= Theme Trades: ONLINE SHOPPING =

= Theme Trades: PET CARE =

= Theme Trades: REAL ESTATE TECH =

= Theme Trades: REMOTE WORK =

= Theme Trades: RENEWABLES / EV =

= Theme Trades: SHIPPING =

= Theme Trades: STREAMING =

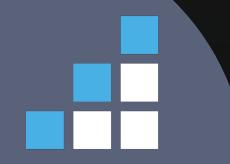
- “Like List”
- “Theme Trades”
- “Service Providers”



Fundamental Analysis

Technical Analysis

Observational Analysis



What is
Technical Analysis
anyways?



TECHNICAL ANALYSIS

- At its core: **data visualization – a picture of prices**
- Shows how buyers and sellers are voting with their money in the “auction” of the stock market
- Plots price, the most pure value for a stock on that day





YETI - Yeti Holdings Inc.

15-Apr-2021

O: 84.15 H: 84.96 L: 81.58 V: 932.211k +0.93 (+1.11%)

84.50 **YETI:VTI 116.76%****116.76%****YETI (Daily) 84.50****84.50**

EMA(20) 76.76

76.76

MA(50) 72.74

72.74

MA(200) 59.99

59.99

May Jun Jul Aug Sep Oct Nov Dec 2021 Feb Mar Apr



Ask What,
Not Why...



Why and how do I use TA?

- To watch what is happening
- To remain **consistent + unbiased**



Trend

+

Relative Strength



TREND

- “*A general direction in which something is developing or changing*”
- Markets, indexes, stocks and ETFs all trend
- Trend is easy: **Up // Down // Sideways**



Moving Averages help you see trend



20-day
50-day
200-day

NYSE /Consumer Discretionary /Recreational Products

YETI - Yeti Holdings Inc.

15-Apr-2021

© StockCharts.com

84.50 

O: 84.15 H: 84.96 L: 81.58 V: 932.211k +0.93 (+1.11%)

YETI (Daily) 84.50

EMA(20) 76.76

MA(50) 72.74

MA(200) 59.99

84.50

80.00

75.00

70.00

65.00

60.00

55.00

50.00

45.00

40.00

35.00

30.00

25.00

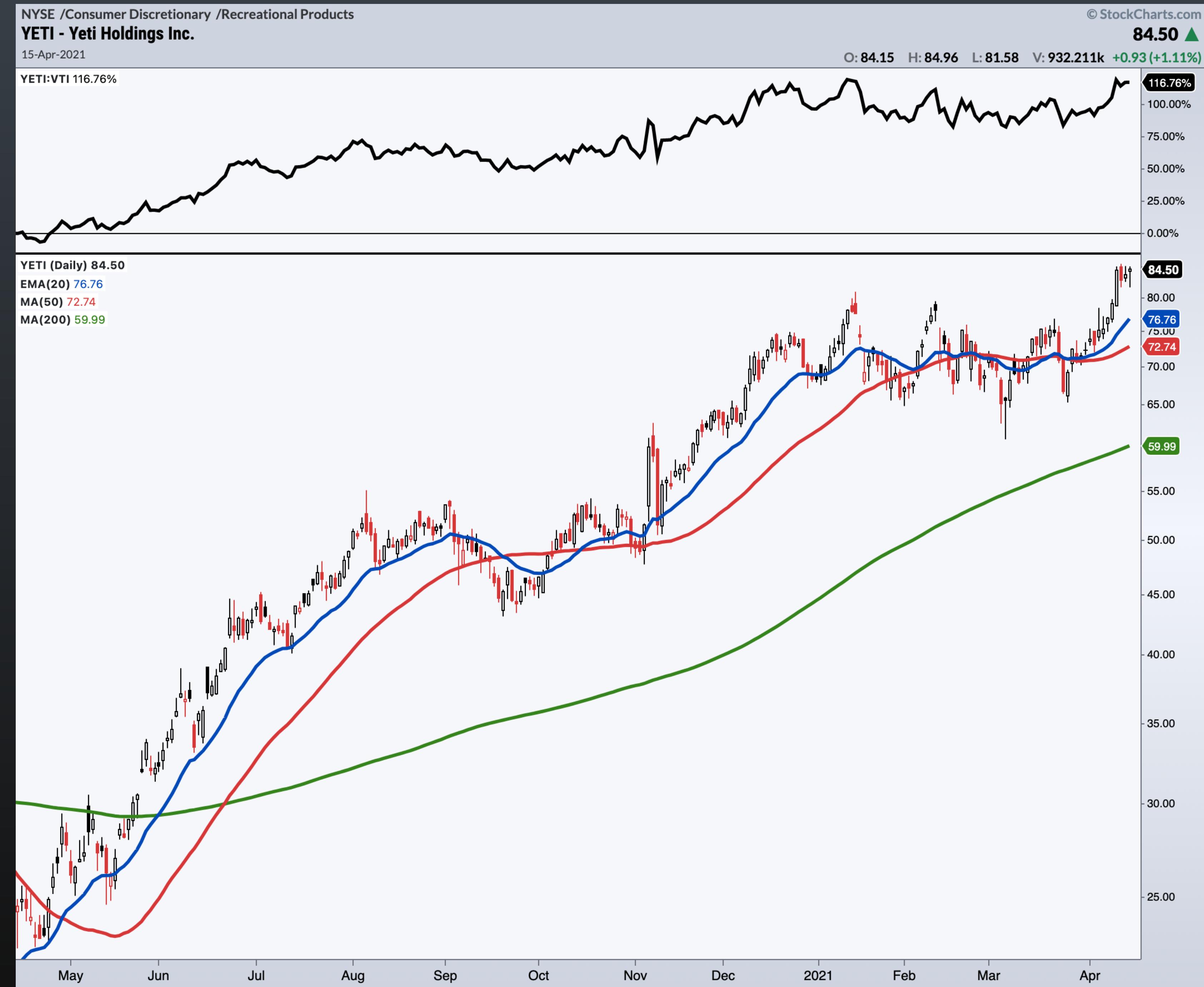


RELATIVE STRENGTH

- “A measure of the price trend of a stock or other financial instrument compared to another stock, instrument or industry. It is calculated by taking the price of one asset and dividing it by another”
- In short: **how does ABC compare to XYZ?**
- Don’t waste time trying to catch a falling knife
- Invest in what’s working and don’t discount leadership because you’re too scared to be late to the party



Is this
outperforming
VTI?



YETI:VTI 116.76%

116.76%

YETI (Daily) 84.50

84.50

EMA(20) 76.76

76.76

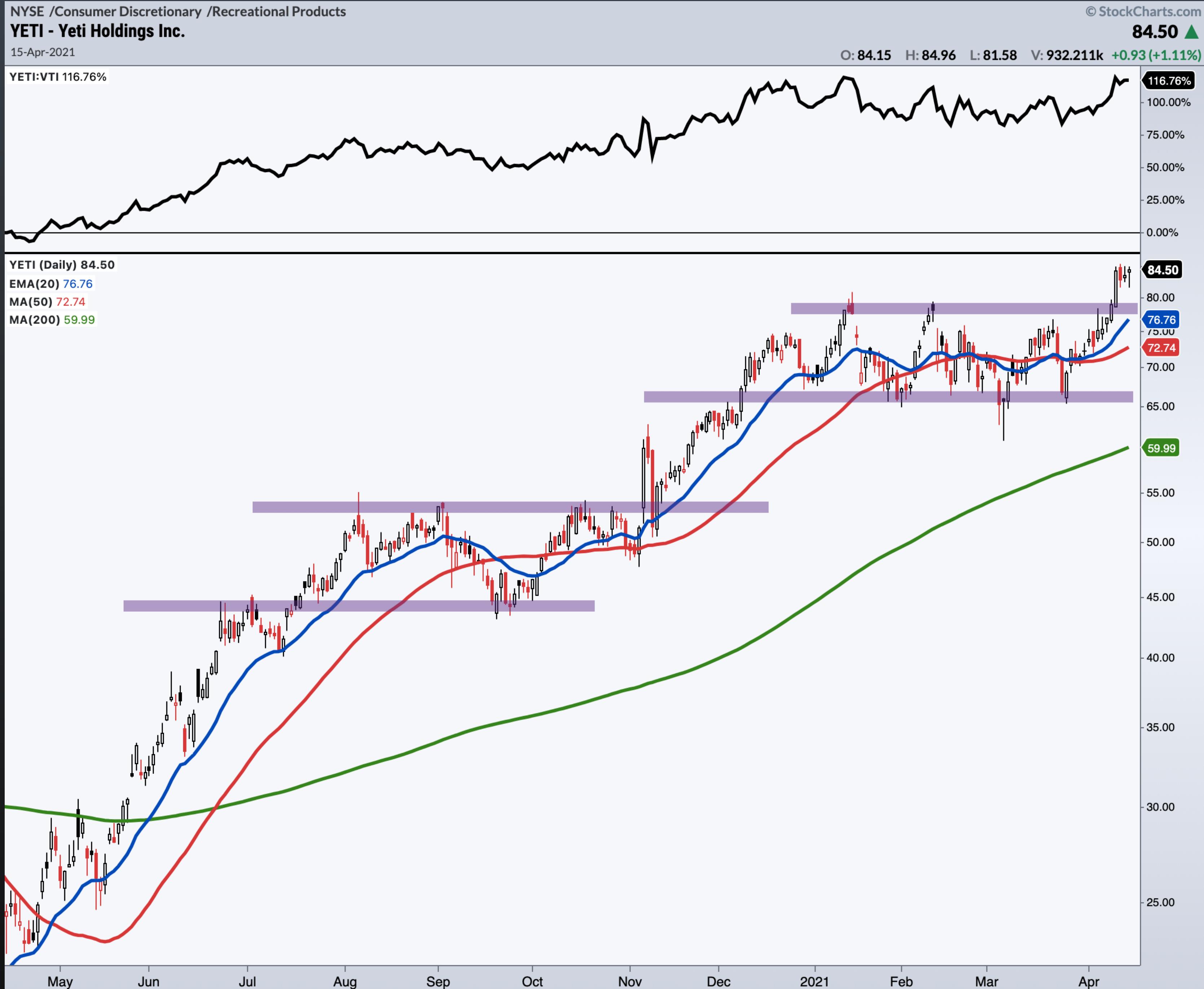
MA(50) 72.74

72.74

MA(200) 59.99

59.99

And then,
follow price!



And on the flip side . . .



Trend...

Relative Strength...

They still apply!



Reversing Trend

+

Fading Relative Strength



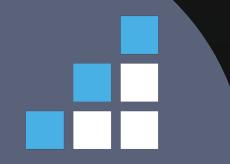
**Keep
following
price!**



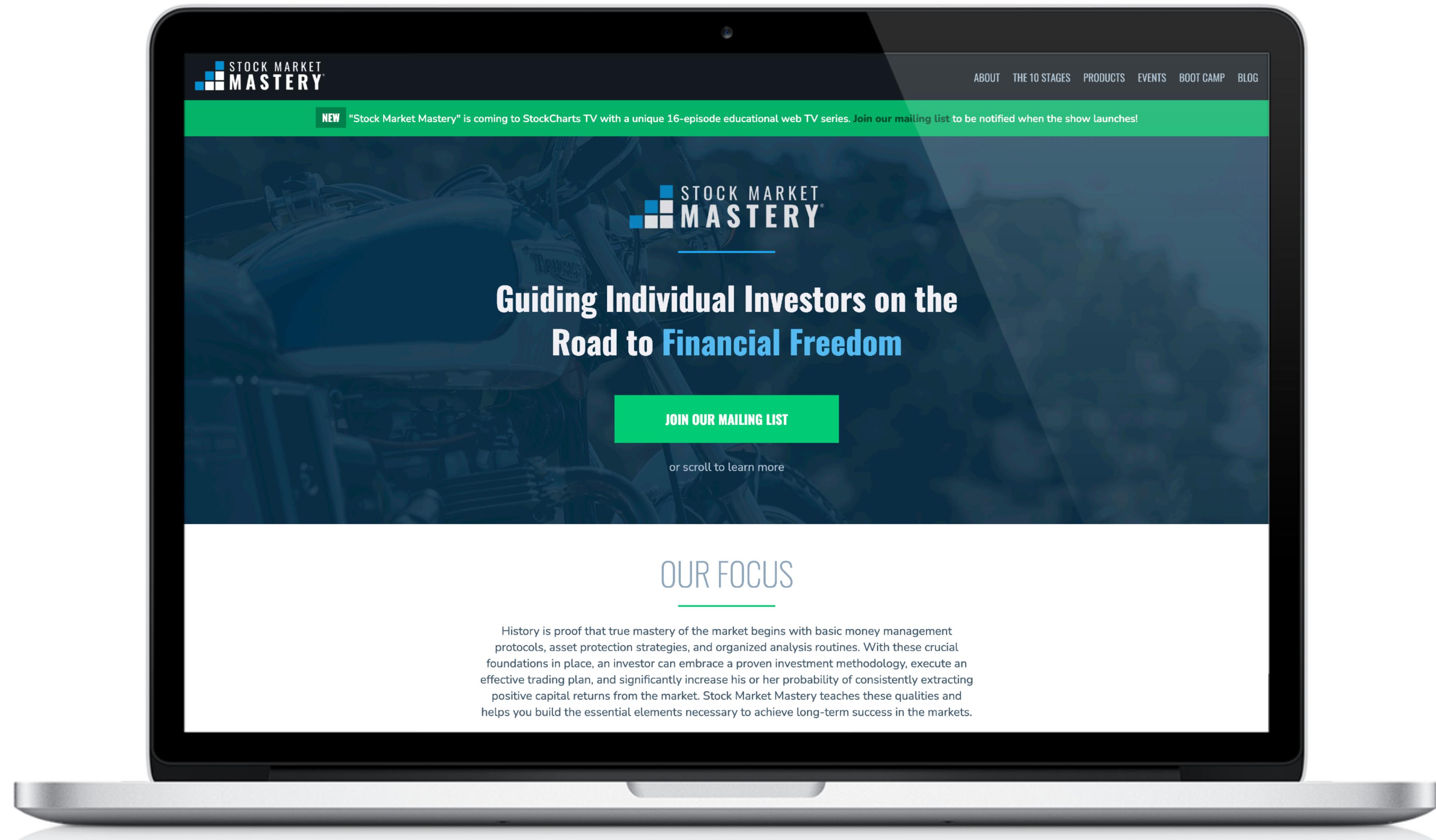
Fundamental Analysis

Technical Analysis

Observational Analysis



Let's Stay In Touch!



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