



TOTAL
MARKET
TAMMY

STEADY
SAMATHA

BANK IT
BOB

Inflation
@ 2.7%

SPEND IT
SID

ACTUAL STOCK MARKET RETURNS

From Morningstar.com and portfolioanalyzer.com 11/13/19

Start: \$10,000 in 2004

Finish: 2019

AFTER 15 YEARS

SPEND IT SID 'invested' in a lifestyle & bought a car @ 0% = +\$0 and is broke again.

BANK IT BOB 'invested' in a bank @ 2% = \$13,459 that's +34% GAIN, and lost nothing in 2008, yet had 1/3 \$ of TAMMY

STEADY SAMANTHA invested in VWINX = \$27,179 that's +171% GAIN, yet had to stomach ~10% loss in 2008

TOTAL MARKET TAMMY invested in VTSAX = \$36,534 that's +265% GAIN, yet ~40% loss in 2008



PLEASE INVEST YOUR MONEY!

This is what your Grandfather wanted you to do
To create a legacy of options for yourself a freedom to choose as
your responsibilities increase in your lives

OK, starting with \$18,000 and INVESTING

Do you want to be like: (see after 50 years →)

SPEND IT SID = \$0 Dollars
BANK IT BOB ~ \$50,000

Bo Sid & Bob are behind due to inflation.
That original \$18K would turn into ~\$4.5K with average 2.7% inflation.
So, by doing nothing or stashing under your mattress, you lost \$13,500!

STEADY SAMANTHA ~ \$500,000
TOTAL MARKET TAMMY ~ \$1,300,000

YES, TAMMY has \$1.3 Million Dollars!

YEAR	SPEND IT SID	BANK IT BOB	STEADY SAMATHA	TOTAL MARKET TAMMY
ANNUAL AVG RETURN 15yrs 2004 - 2019	0%	~ 2%	~ 7%	~ 9%
START -->	18,000	18,000	18,000	18,000
1	0	18,400	19,300	19,600
5	0	19,900	25,200	27,700
10	0	21,900	35,200	42,600
15	0	24,200	49,300	65,500
actual 15 yr return 2004 - 2019	0	24,200	52,100	70,300
25	0	27,800	78,900	119,600
50	0	48,400	518,000	1,332,300
All in \$ - US DOLLARS				

Falling backwards
because of inflation ←

OK, ARE YOU READY to INVEST!

So Let's take some ACTION!

Follow the steps Deana has outlined – Get your \$6K/year into a Roth in your name for 2019 (now), 2020 (Jan 2, 2020) and 2021 (Jan 2, 2021)

STEADY SAMANTHA

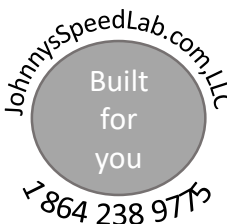
PUT all money in VWINX

TOTAL MARKET TAMMY

PUT all money in VTSAX

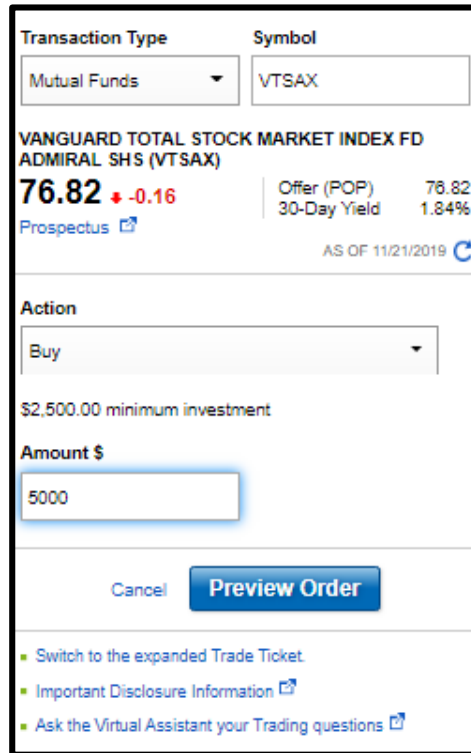
Please remember the stock market performance of the past is not always a predictor of future performance. The market is by its very nature a rough ride. It is capitalism at its best and worst. The assumption is you do not need to spend the money in the next 5 years to live. If you cannot stomach loosing ~40% of your money in < 1 year, yet could tolerate ~10% loss then invest in VWINX. There is SO MUCH MORE here, I am here to answer any questions. (I will get more detailed 'Financial Independence Letter' on website: JohnnysSpeedLab.com)

I am not a Financial Professional, I am trained in the school of hard lessons.



Stock screens for buying at two brokerage houses:

Fidelity.com



Transaction Type: Mutual Funds | Symbol: VTSAX

VANGUARD TOTAL STOCK MARKET INDEX FD ADMIRAL SHS (VTSAX)

76.82 + -0.16 | Offer (POP) 76.82 | 30-Day Yield 1.84%

Prospectus [↗](#) | AS OF 11/21/2019 [↻](#)

Action: Buy

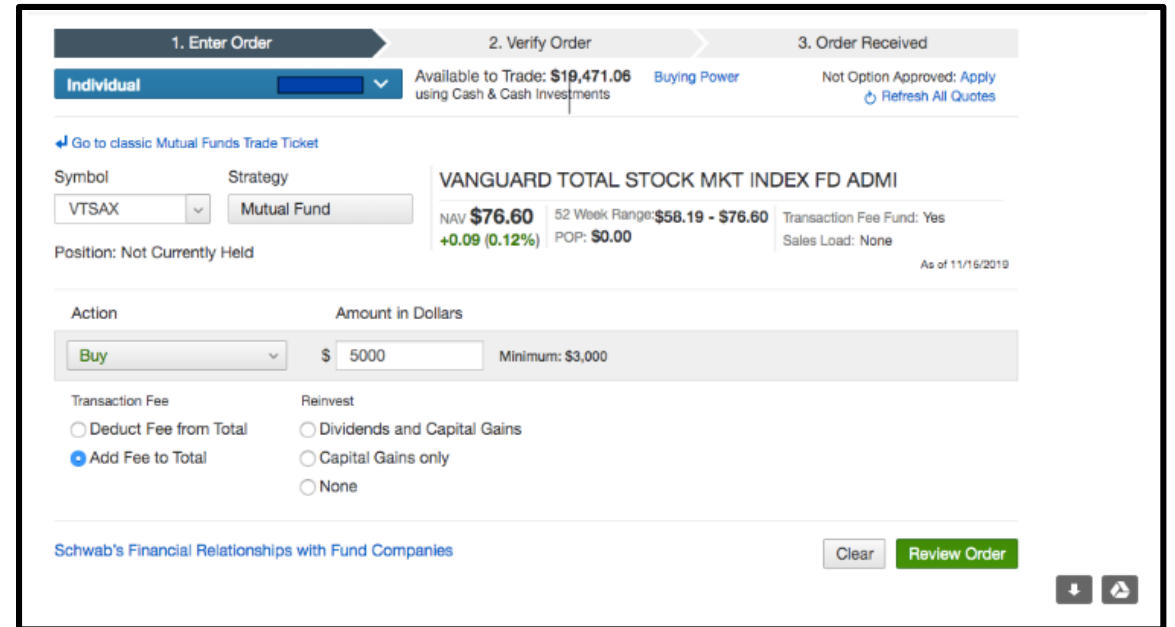
\$2,500.00 minimum investment

Amount \$: 5000

Buttons: Cancel, Preview Order

Links: [Switch to the expanded Trade Ticket.](#), [Important Disclosure Information](#), [Ask the Virtual Assistant your Trading questions](#)

Schwab.com



1. Enter Order | 2. Verify Order | 3. Order Received

Individual | Available to Trade: \$19,471.06 | Buying Power | Not Option Approved: Apply | Refresh All Quotes [↻](#)

[Go to classic Mutual Funds Trade Ticket](#)

Symbol: VTSAX | Strategy: Mutual Fund | **VANGUARD TOTAL STOCK MKT INDEX FD ADMI**

NAV: \$76.60 | 52 Week Range: \$58.19 - \$76.60 | Transaction Fee Fund: Yes | Sales Load: None | POP: \$0.00 | As of 11/16/2019

Position: Not Currently Held

Action: Buy | Amount in Dollars: \$ 5000 | Minimum: \$3,000

Transaction Fee: Deduct Fee from Total | Add Fee to Total

Reinvest: Dividends and Capital Gains | Capital Gains only | None

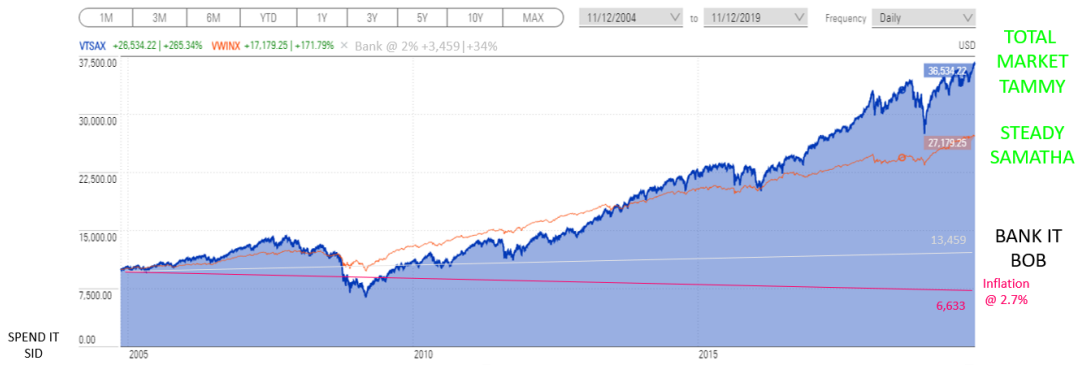
Schwab's Financial Relationships with Fund Companies

Buttons: Clear, Review Order

Vanguard.com

Is similar to the above

Appendix 'pics for email'



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Call Dad or Uncle John 1-864-238-9775 and/or tourigjo1989@gmail.com

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Stock screens for buying at two brokerage houses:

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Schwab.com

Vanguard.com

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