

# The Growth and Income Portfolio

## USER GUIDE

Hello, and welcome to **The No BS Growth and Income Portfolio!**

This is “No BS,” so I will keep it short.

Each week, usually on Monday morning, I will send you an update with two simple sections:

1. **The No BS Growth and Income Portfolio** chart and current portfolio, which will highlight stocks to sell and buy on Monday, or on the first trading day of the week if Monday is a holiday, as well as positions to hold.
2. The **Risk-O-Meter**, which shows the level of risk in the current market.

I typically will send a brief commentary section in which I talk about the markets.

Let's break it down!

The first section will be The No BS Growth and Income Portfolio, which holds 10 stocks. While this is called a “growth and income portfolio,” don't mistake it for a typical balanced portfolio from an investment firm or the financial media. I use dividend-paying stocks to provide a little cushion for down times, but the goal is to grow your assets. Period.

You might be tempted to pick and choose from the stocks I present or perhaps to hold stocks my system recommends that you sell. That is your choice, of course, but my systematic approach and my returns are based on implementing the strategy as presented. I recommend following the strategy as a whole, which will free you from trying to analyze or second-guess what to do.

Several important points are critical to your success:

1. Take all of the trades. No one knows what stock will move the most.
2. Stick with the strategy, week in and week out. When the market rebounds, often lagging stocks will lead the way.
3. Don't put so much money into one strategy that you lose sleep, get angry, get mad at me, second guess yourself, get depressed, or anything else that can sabotage your success. A significant loss should be at most a temporary blip in how it affects you. Don't be greedy.

Follow 100% of the trades 100% of the time, and you'll be better off than other folks in the market.

The second section provides an update of the Risk-O-Meter, which takes all of the guesswork out of assessing the risk of the stock market at the current time. If you can read the fuel gauge on your car, you can interpret the Risk-O-Meter.

Once a week, I provide commentary about the markets, saving, investing, life, or whatever is on my mind. I may include an exciting chart or something from pop culture relevant to **our journey** on the way to breaking free of "The Man" and living life on our own terms.

### How To Get Started

Investors can buy the entire portfolio when they first get it (aggressive), they can leg in by purchasing one fourth of their ultimate investment today and another fourth over the three weeks (moderate), or they can wait until the Risk-O-Meter moves from red to green (cautious). If the Risk-O-Meter is currently on green, you will have to wait until it goes red, and then swings back to green. If the Risk-O-Meter is currently on red, you'll wait until it swings to green.

Remember, this is The No BS approach. I don't have a crystal ball, and nobody else does either. Common sense and my 30 years of experience call for legging in over several weeks, putting your portfolio on autopilot. The more investors tweak portfolios, including by looking for perfect entry and exit points, the more likely they are to achieve mediocrity.

Invest by one-fourth increments across all 10 holdings starting on Monday over the next few weeks.

To access current and previous issues of The No BS Growth and Income Portfolio, log in on the website, select products, and then click on The No BS Growth and Income Portfolio.

Best,

A handwritten signature in black ink, consisting of a large, stylized 'A' or 'X' shape with a horizontal line extending to the right.



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