

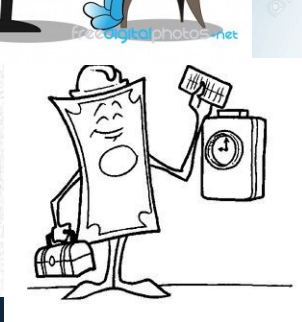
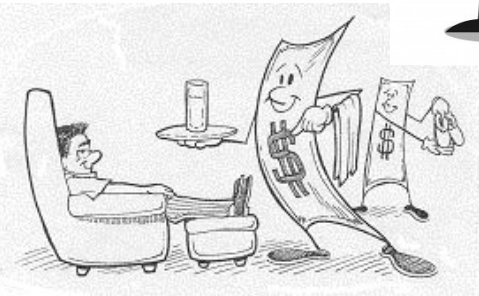


THE INVESTORS CLUB

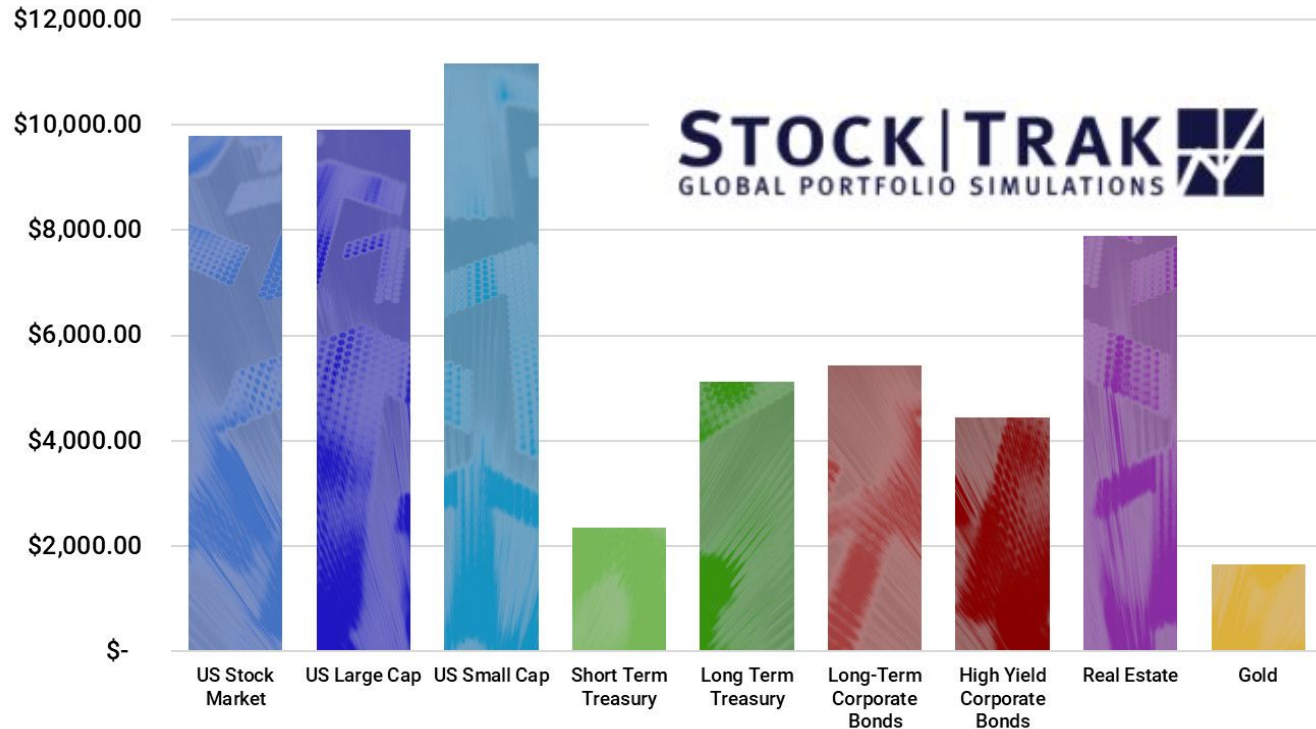
This is only for informational purposes. You should not interpret any of this information as legal, tax, investment, financial advice.

DO YOUR RESEARCH!!!!

Why should we invest?



\$1000 Invested 1988 - 2018 (Adjusted for Inflation)



Inflation!!!

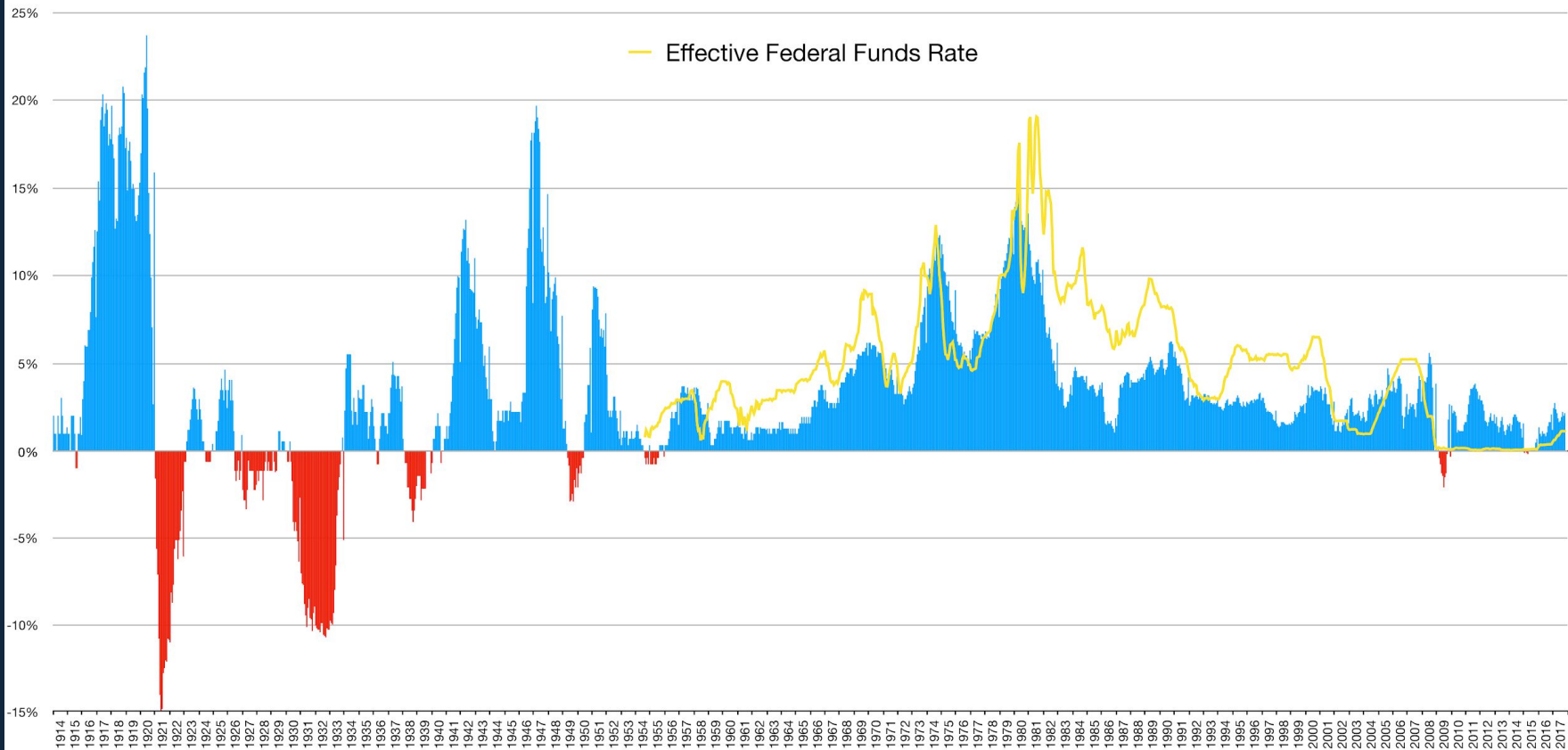


INFLATION

WHAT IS
BREAD
GOING
TO COST
IN 2050?

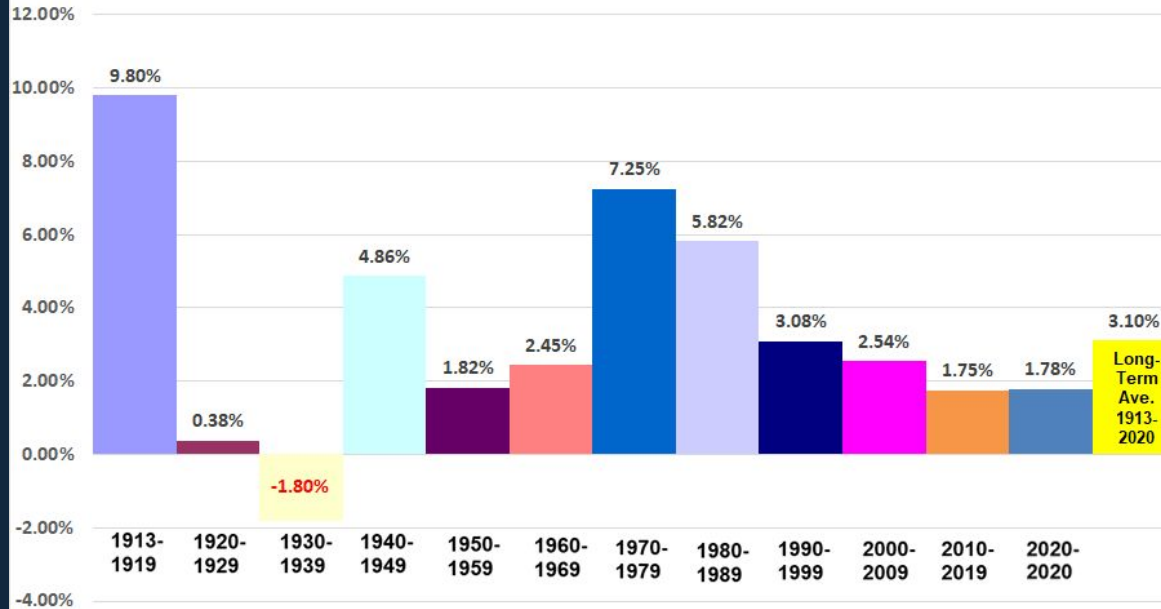


U.S. Inflation Rate Since 1914



Average Annual Inflation by Decade

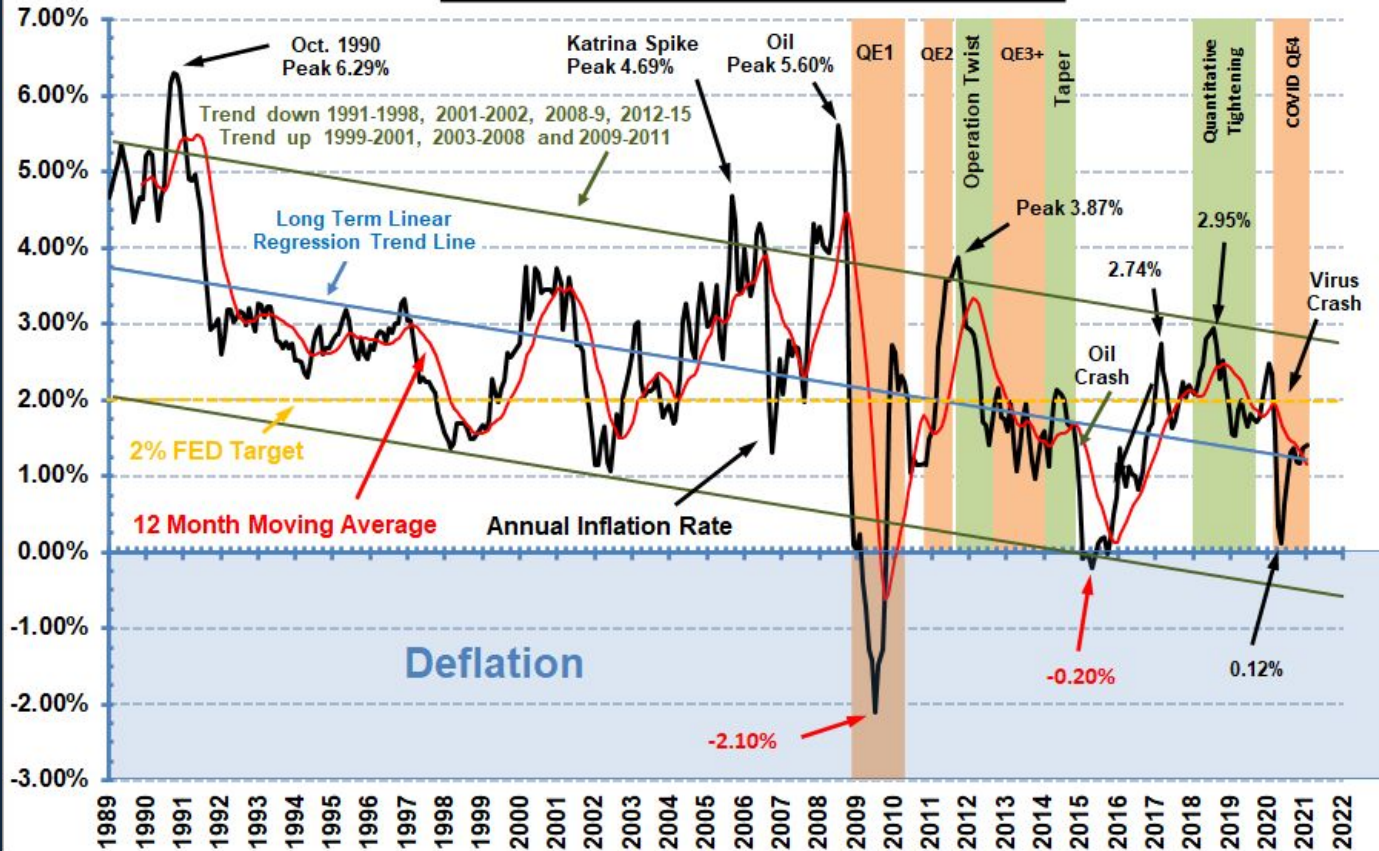
© 2020 InflationData.com
Updated 12/15/2020



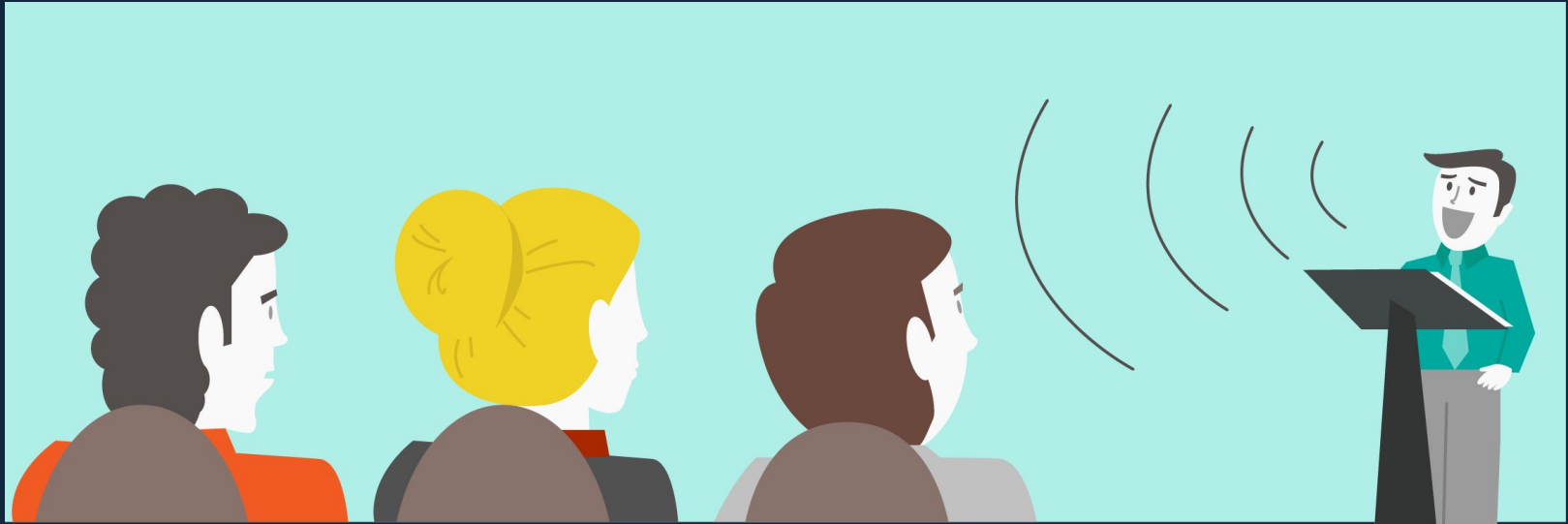
Annual Inflation Rate 1989 - Present

© 2021 www.InflationData.com

Updated 2/10/2021



To Voice your Beliefs



Environment, Social, Governance (ESG) Scores

Scores depend on how E, S, and G criteria are weighted in the algorithm

Environmental

Carbon, water, waste, energy consumption, procurement and materials, physical risks, climate policies

Social

Employee rights, diversity, stakeholder engagement, remuneration, responsible sourcing policies

Governance

Board composition, disaster recovery plans, compliance and legal, corruption mitigation, insurance, shareholder rights

Proprietary algorithms

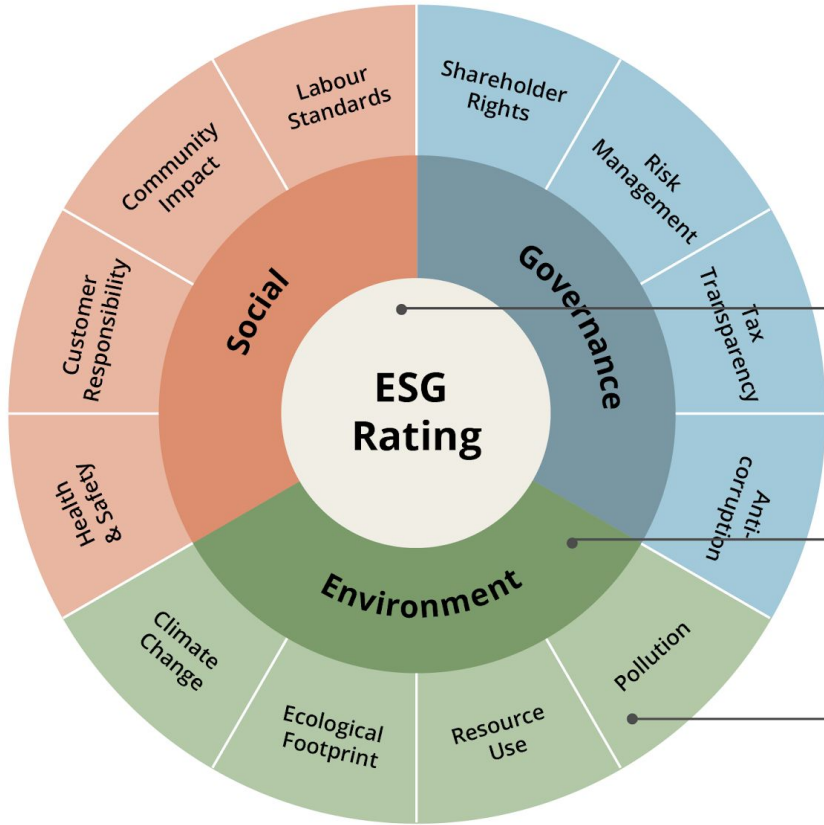
**ESG
Score**

0 thru 100
A thru F



carbonclick

ESG Ratings Explained



ESG Rating

ESG rating

Calculated by cumulating total ESG performance

Pillar Score

Pillar Score

Cumulative score and risk calculated from themes

Theme Score

Theme Score

A score for issues in each ESG pillar e.g. Climate Change, which is calculated using criteria e.g. emissions per year



Discover Vanguard's ESG lineup

Our ESG funds invest in stocks and bonds with differing investment styles and objectives. They're a great way to complement your portfolio with funds that reflect your values. Most of our funds are indexed and follow an exclusionary strategy that omits companies that don't meet certain ESG criteria. We currently have one active fund with an integrated strategy that includes companies making strides toward ESG practices.

FUND NAME	INVESTMENT TYPE	ESG STRATEGY	MANAGEMENT STYLE	GEOGRAPHIC COVERAGE
Global ESG Select Stock Fund (VEIGX)	Mutual fund	Integrated What's included	Actively managed (approx. 40–50 stocks)	U.S. and international
ESG U.S. Stock ETF (ESGV)	ETF	Exclusionary What's excluded	Indexed (approx. 1,500 stocks)	U.S. only
ESG International Stock ETF (VSGX)	ETF	Exclusionary What's excluded	Indexed (approx. 3,000–4,000 stocks)	International only
FTSE Social Index Fund (VFTAX)	Mutual fund	Exclusionary What's excluded	Indexed (approx. 500 stocks)	U.S. only
ESG U.S. Corporate Bond ETF (VCEB)	ETF	Exclusionary What's excluded	Indexed (approx. 200–300 bonds)	U.S. only

ETF (Exchange Traded Fund)



ETF PORTFOLIO

TECHNOLOGY ETF



LARGE CAP ETF



NEXT LEVEL FINANCE

TAKE YOUR WEALTH FROM GOOD TO GREAT

types of ETFs.



Stock ETFs track a particular set of related stocks.



Currency ETFs trade foreign currencies.



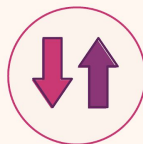
Bond ETFs are made up of corporate or government bonds.



Leveraged ETFs use leverage to amplify returns.



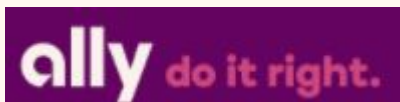
Commodity ETFs invest in commodities like precious metals, agricultural goods, or natural resources.



Inverse ETFs aim to deliver returns on the decline of the indexes they track.



Sector or Industry ETFs track stocks within particular industries.



Year	10% Gain	Expense Ratio				
		0.5%	1.0%	1.5%	2.0%	2.5%
0	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
1	\$11,000	\$10,950	\$10,900	\$10,850	\$10,800	\$10,750
2	\$12,100	\$11,990	\$11,881	\$11,775	\$11,668	\$11,563
3	\$13,310	\$13,129	\$12,950	\$12,780	\$12,610	\$12,443
4	\$14,641	\$14,375	\$14,116	\$13,874	\$13,632	\$13,397
5	\$16,105	\$15,739	\$15,386	\$15,064	\$14,742	\$14,430
6	\$17,716	\$17,233	\$16,772	\$16,360	\$15,947	\$15,551
7	\$19,487	\$18,867	\$18,281	\$17,769	\$17,254	\$16,765
8	\$21,436	\$20,657	\$19,927	\$19,304	\$18,675	\$18,083
9	\$23,579	\$22,614	\$21,720	\$20,973	\$20,217	\$19,510
10	\$25,937	\$24,758	\$23,676	\$22,791	\$21,894	\$21,059
11	\$28,531	\$27,104	\$25,808	\$24,770	\$23,714	\$22,740
12	\$31,384	\$29,672	\$28,131	\$26,925	\$25,693	\$24,562
13	\$34,523	\$32,483	\$30,666	\$29,273	\$27,843	\$26,540
14	\$37,975	\$35,558	\$33,427	\$31,828	\$30,179	\$28,686
15	\$41,772	\$38,924	\$36,438	\$34,611	\$32,718	\$31,015
16	\$45,950	\$42,608	\$39,722	\$37,643	\$35,480	\$33,544
17	\$50,545	\$46,639	\$43,302	\$40,946	\$38,482	\$36,289
18	\$55,599	\$51,050	\$47,204	\$44,544	\$41,746	\$39,269
19	\$61,159	\$55,877	\$51,460	\$48,464	\$45,296	\$42,506
20	\$67,275	\$61,159	\$56,100	\$52,736	\$49,157	\$46,022
\$ Less		-\$6,116	-\$11,175	-\$14,539	-\$18,118	-\$21,253
% Less		-9.1%	-16.6%	-21.6%	-26.9%	-31.6%

S&P 500 ETF with the Lowest Fees: Vanguard S&P 500 ETF (VOO)(Tie)

- Expense Ratio: 0.03%
- Performance over 1-Year: 17.1%
- Annual Dividend Yield: 1.66%
- 3-Month Average Daily Volume: 3,264,594
- Assets Under Management: \$169.7 billion
- Inception Date: September 9, 2010
- Issuer: Vanguard^[7]

Vanguard S&P 500 ETF (VOO)

NYSEArca - Nasdaq Real Time Price. Currency in USD

351.98 +1.32 (+0.38%)

As of 9:45AM EST. Market open.



Visitors trend 2W ↑ 10W ↑ 9M ↑

[Summary](#) [Chart](#) [Conversations](#) [Historical Data](#) [Profile](#) [Options](#) [Holdings](#) [Performance](#) [Risk](#)

Previous Close	350.66	Net Assets	658.27B
Open	354.70	NAV	350.68
Bid	350.47 x 800	PE Ratio (TTM)	N/A
Ask	350.49 x 800	Yield	1.52%
Day's Range	350.48 - 352.40	YTD Daily Total Return	1.96%
52 Week Range	200.55 - 362.37	Beta (5Y Monthly)	1.00
Volume	378,195	Expense Ratio (net)	0.03%
Avg. Volume	3,366,020	Inception Date	2010-09-07

1D 5D 1M 6M YTD 1Y 5Y Max Full screen



Trade prices are not sourced from all markets

Invesco QQQ Trust (QQQ)

- 1-Year Trailing Total Return: 45.0%
- Expense Ratio: 0.20%
- Annual Dividend Yield: 0.53%
- 3-Month Average Daily Volume: 31,076,686
- Assets Under Management: \$155.7 billion
- Inception Date: March 10, 1999
- Issuer: Invesco

The Invesco QQQ Trust tracks the Nasdaq 100 Index, which includes 100 of the largest domestic and international non-financial companies listed on the Nasdaq in terms of market capitalization. QQQ is structured as a unit investment trust (UIT) which offers a fixed portfolio as redeemable units to investors. The top holdings for QQQ include Apple, Microsoft, and Amazon. [3]



Top 10 Holdings (51.04% of Total Assets)

[Get Quotes for Top Holdings](#)

Name	Symbol	% Assets
Apple Inc	AAPL	11.17%
Microsoft Corp	MSFT	9.52%
Amazon.com Inc	AMZN	8.41%
Tesla Inc	TSLA	4.29%
Alphabet Inc Class C	GOOG	3.64%
Facebook Inc A	FB	3.36%
Alphabet Inc A	GOOGL	3.29%
NVIDIA Corp	NVDA	2.80%
PayPal Holdings Inc	PYPL	2.51%
Intel Corp	INTC	2.05%

Invesco QQQ Trust (QQQ)

NasdaqGM - NasdaqGM Real Time Price. Currency in USD

306.59 -2.57 (-0.83%)

As of 10:00AM EST. Market open.

[Summary](#) [Chart](#) [Conversations](#) [Historical Data](#) [Profile](#) [Options](#) [Holdings](#) [Performance](#) [Risk](#)

Previous Close	309.16	Net Assets	150.57B
Open	308.78	NAV	309.14
Bid	310.29 x 1000	PE Ratio (TTM)	78.85
Ask	310.34 x 900	Yield	0.55%
Day's Range	306.49 - 311.28	YTD Daily Total Return	-1.49%
52 Week Range	164.93 - 338.19	Beta (5Y Monthly)	1.04
Volume	16,596,291	Expense Ratio (net)	0.20%
Avg. Volume	35,492,841	Inception Date	1999-03-10

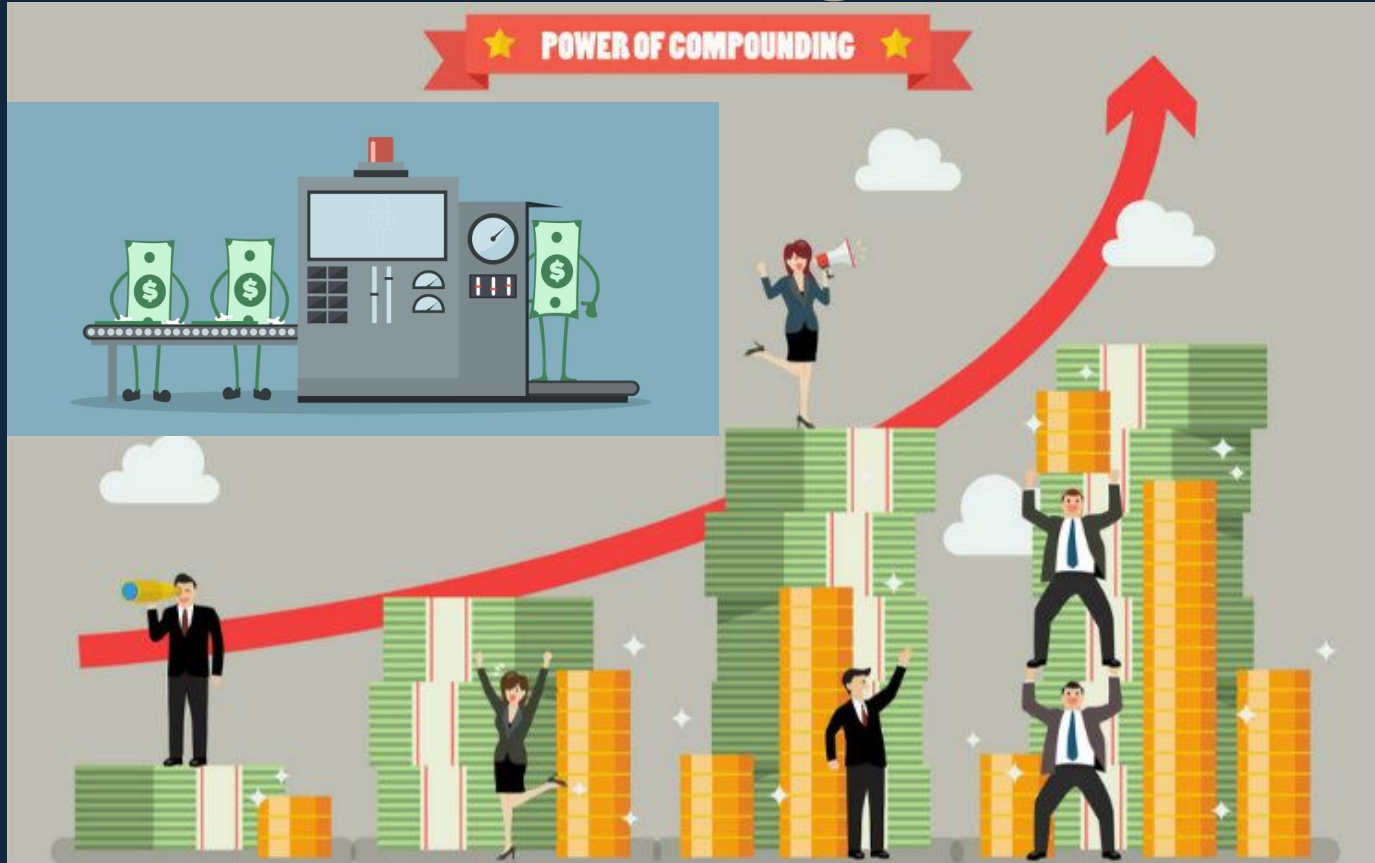


Trade prices are not sourced from all markets

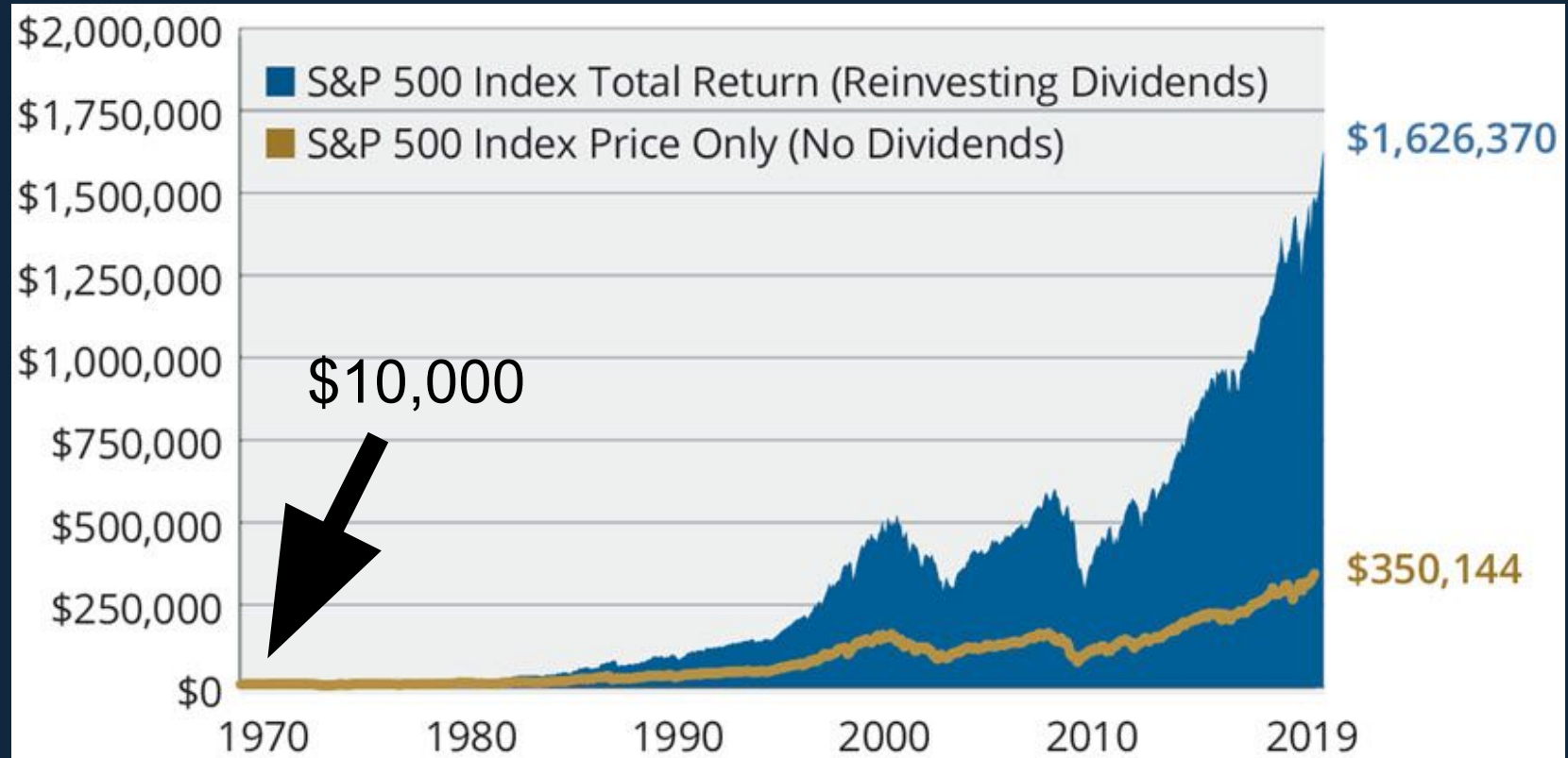
Other Ways to Invest your Money



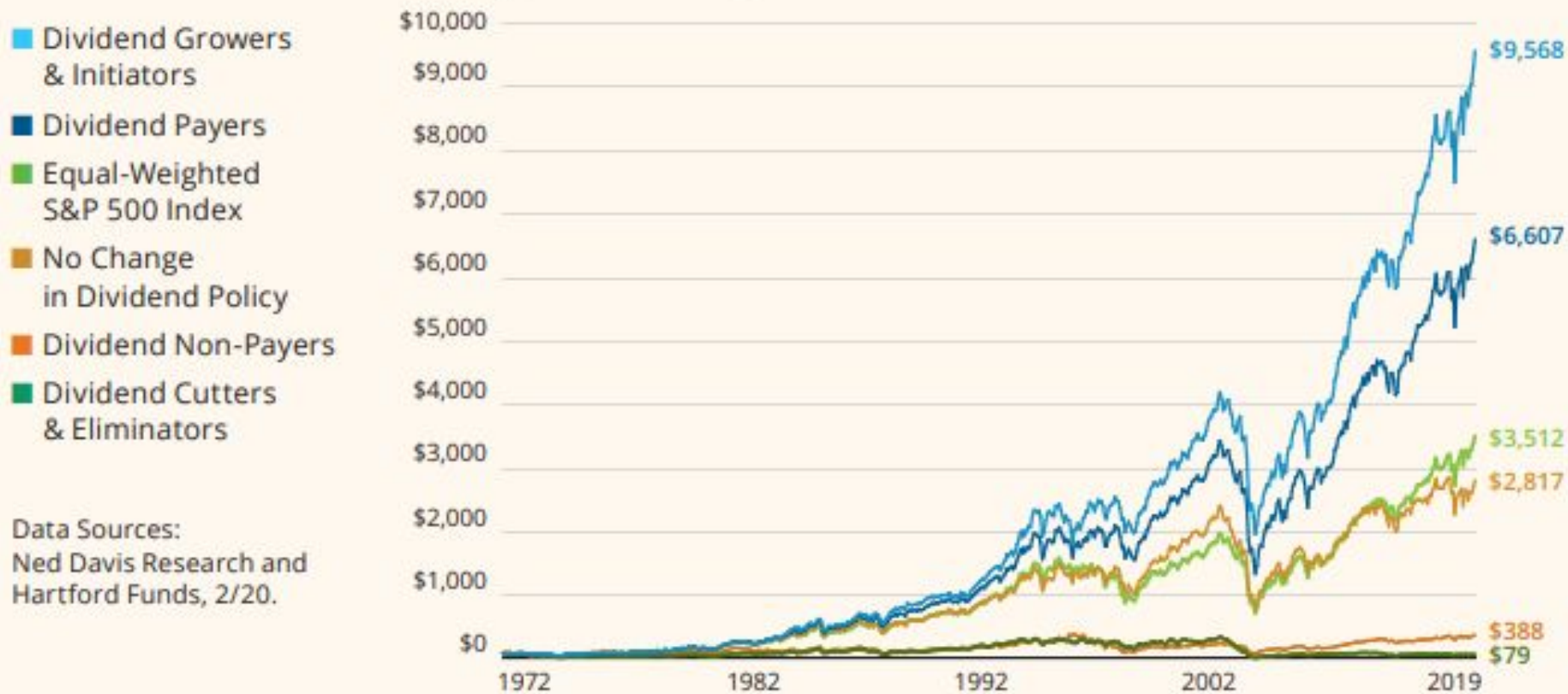
Compounding Growth



Dividend Investing (Hartford Study)

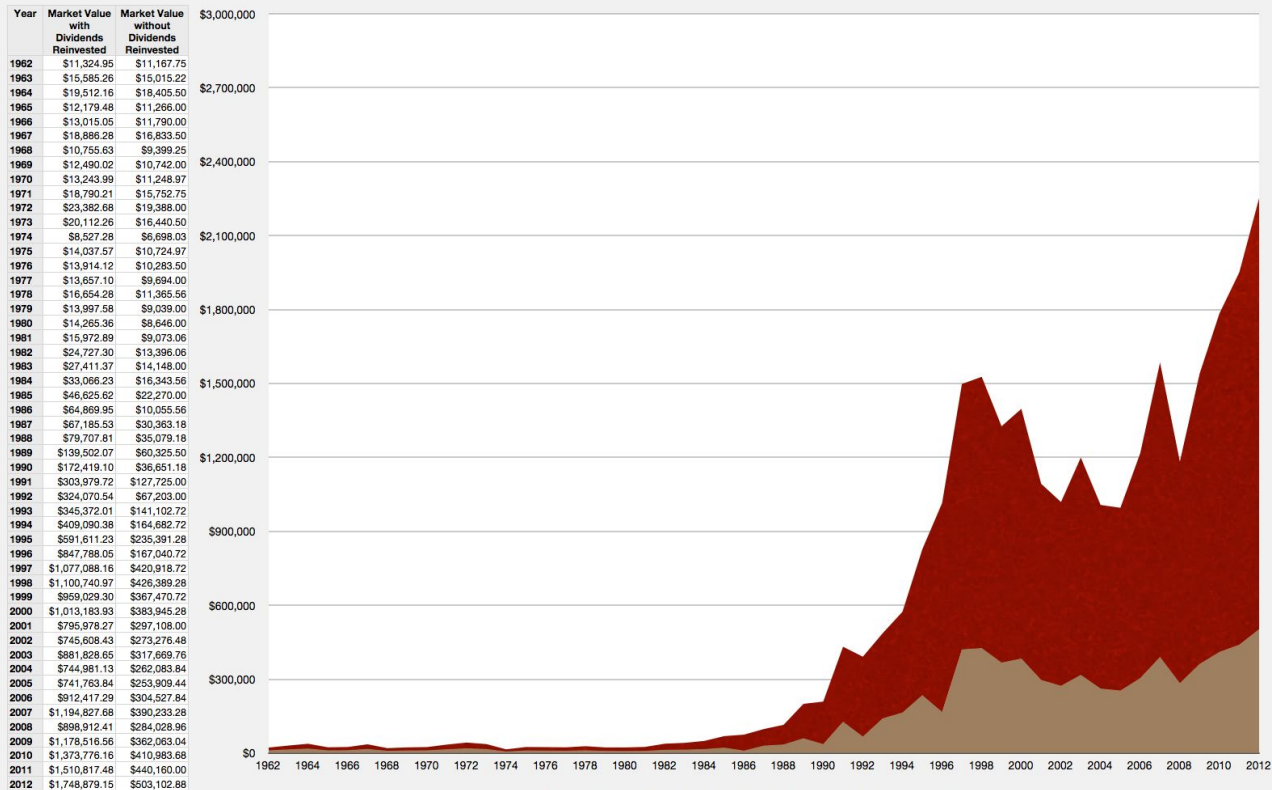


Returns of S&P 500 Index Stocks by Dividend Policy: Growth of \$100 (1972-2019)

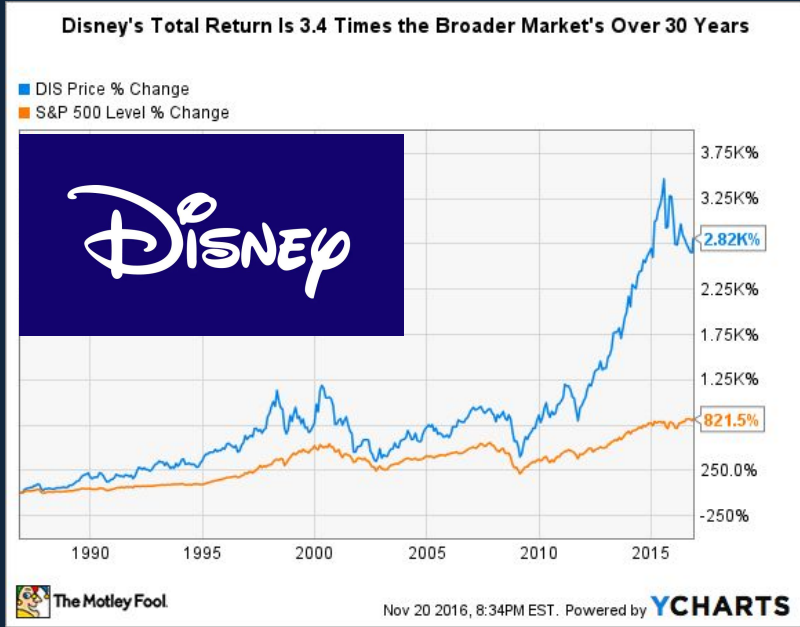




If a shareholder were to have invested \$10,000 in mid-June of 1962, and held through mid-June of 2012, a period of 50 years, what results would have been experienced? Note: If dividends were not reinvested, the shareholder would have enjoyed more than \$136,000 in cash paid to them over the years, which could have been spent, invested into another security, or given to charity. This is not reflected on the chart. Legal notice: This chart is a rough estimate for entertainment purposes, is based upon publicly available information, and is not guaranteed for accuracy.

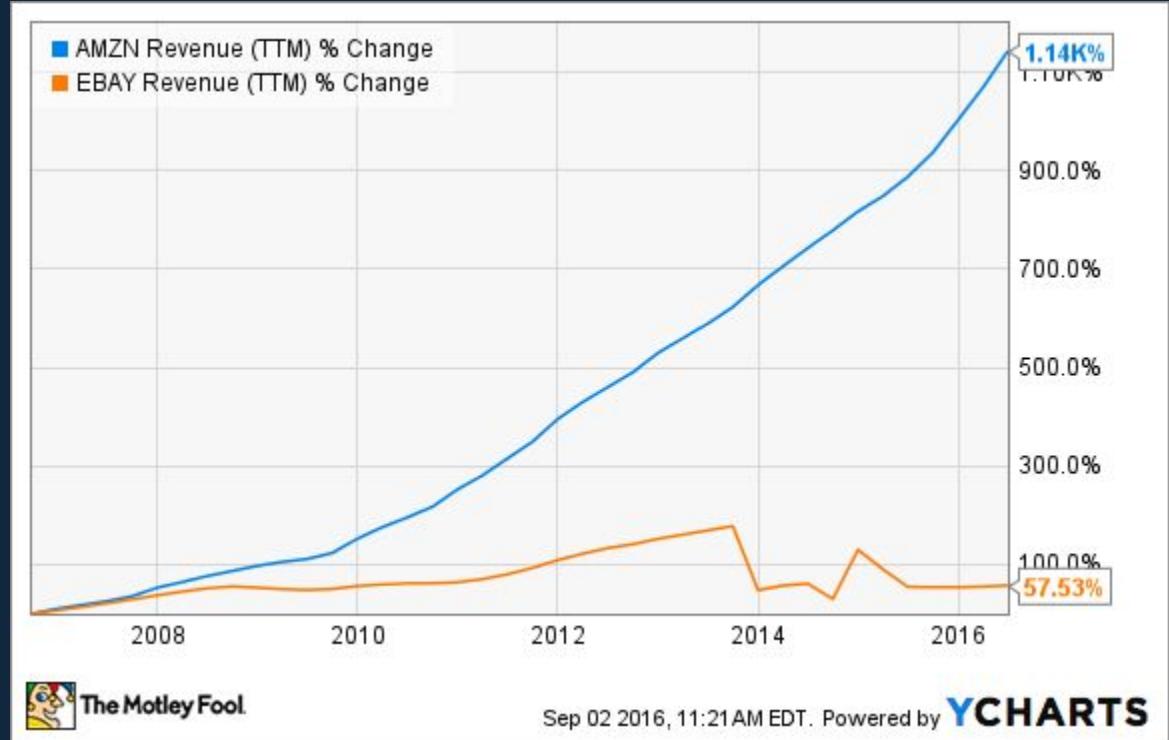


Blue Chip Stock



Johnson & Johnson

Growth Stocks (Amazon)



Tesla, Inc. (TSLA)

NasdaqGS - NasdaqGS Real Time Price. Currency in USD

660.40 +7.20 (+1.10%)

As of March 4 9:43AM EST. Market open.



Visitors trend 2W ↓ 10W ↑ 9M ↑

Summary

Company Outlook

Chart

Conversations

Statistics

Historical Data

Profile

Financials

Analysis

Options

Previous Close	686.44	Market Cap	626.977B
Open	687.99	Beta (5Y Monthly)	2.09
Bid	642.00 x 800	PE Ratio (TTM)	1,020.63
Ask	647.80 x 3100	EPS (TTM)	0.64
Day's Range	653.67 - 668.4499	Earnings Date	Apr 27, 2021 - May 03, 2021
52 Week Range	70.10 - 900.40	Forward Dividend & Yield	N/A (N/A)
Volume	3,446,638	Ex-Dividend Date	N/A
Avg. Volume	39,588,420	1y Target Est	621.72

Fair Value

Related Research

1D 5D 1M 6M YTD 1Y 5Y Max Full screen

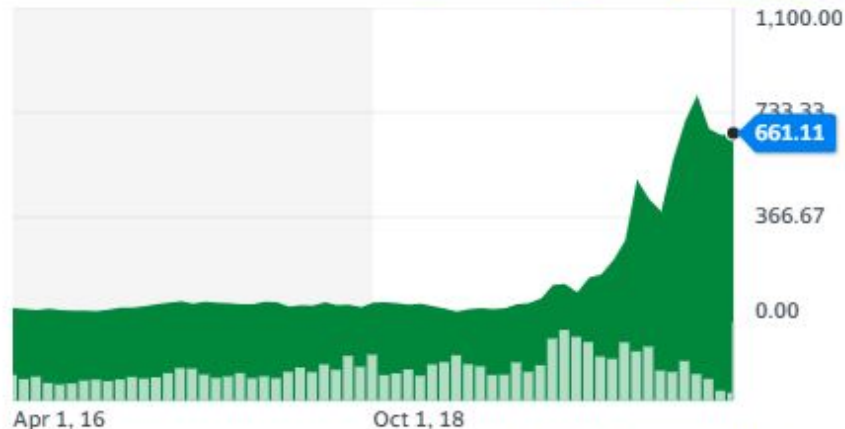
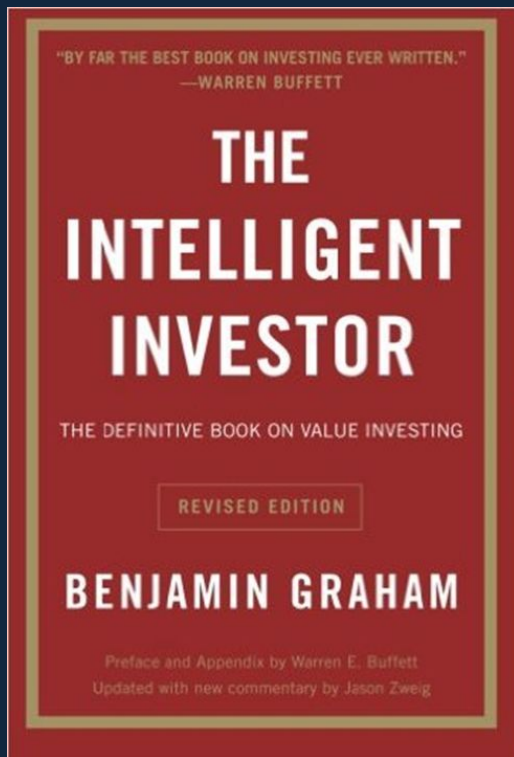


Chart Events

Growth/Blue Chip Stocks (Apple)



Value Investing



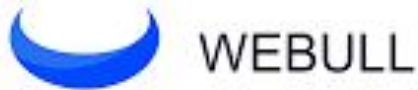
Warren Buffett



Net Worth of
Warren Buffett



What is the best trading platform?



Robinhood

✓ Pros

- Trading costs are very low and cryptocurrency trades can be placed in small quantities
- Very simple and easy to use
- Customers have instant access to deposited cash

✗ Cons

- Trades appear to be routed to generate payment for order flow, not best price
- Quotes do not stream, and are a bit delayed
- There is very little research or resources available

Fidelity

✓ Pros

- Excellent trade executions
- Terrific research and asset screeners (ETF research is outstanding)
- Uninvested cash is swept into a money market fund
- Flexible and customizable news feed

✗ Cons

- Customers may have to use multiple platforms to utilize preferred tools
- Non U.S. citizens or residents cannot open an account
- Customers must manually refresh the data on the website
- No commodities or options on futures

Which one is more safe?

Security

Fidelity's security is up to industry standards. Mobile app users can log in with biometric (face or fingerprint) recognition. Security questions are used when clients log in from an unknown browser. Higher risk transactions, such as wire transfers, require two-factor authentication. Fidelity carries excess Securities Investor Protection Corporation (SIPC) insurance which includes a \$1.9 million limit on uninvested cash. According to Fidelity, this is the maximum excess SIPC protection currently available in the brokerage industry.

Robinhood's technical security is up to standards, but it is missing a key piece of insurance. Mobile app users can log in with biometric (face or fingerprint) recognition or a custom pin. Robinhood encourages users to enable two-factor authentication. New logins from unrecognized devices also need to be verified with a six digit code that is sent via text message or email in case two-factor authentication is not enabled. However, Robinhood carries no excess Securities Investor Protection Corporation (SIPC) insurance.

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Questions??

