

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

Grayson Roze

April 17th, 2021



Grayson Roze



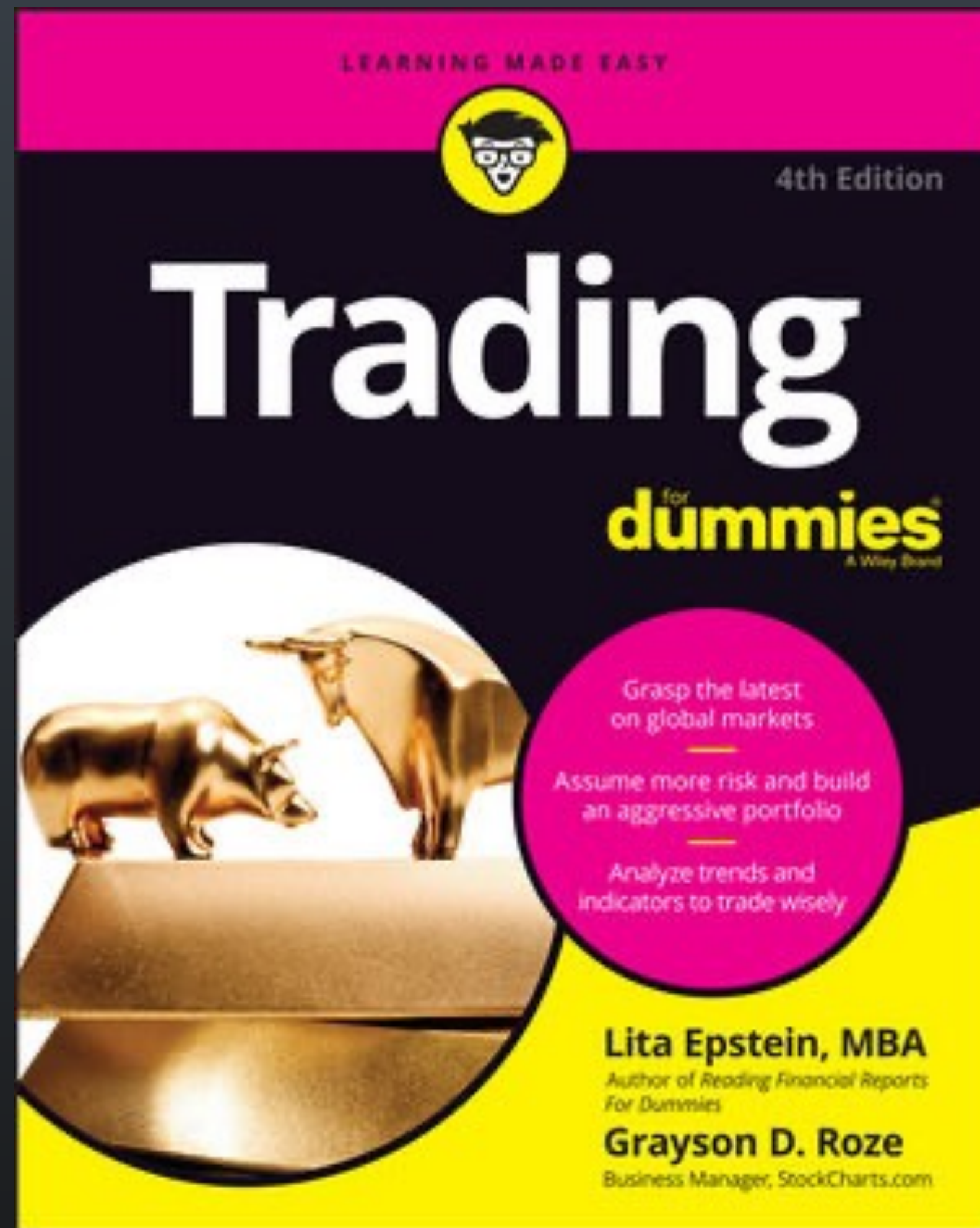
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Author, **Tensile Trading** (Wiley, 2016)

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Swarthmore College, Economics and Psychology, B.A.



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Your Roadmap to Success





MSFT Microsoft Corp. Nasdaq GS
17-Aug-2016

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







zuimmerz

ZUMZ Zumiez Inc. Nasdaq GS

14-May-2007

© StockCharts.com

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

Zumiez Inc. (Daily) 39.48 (14 May)

MA(50) 39.37

MA(200) 32.27

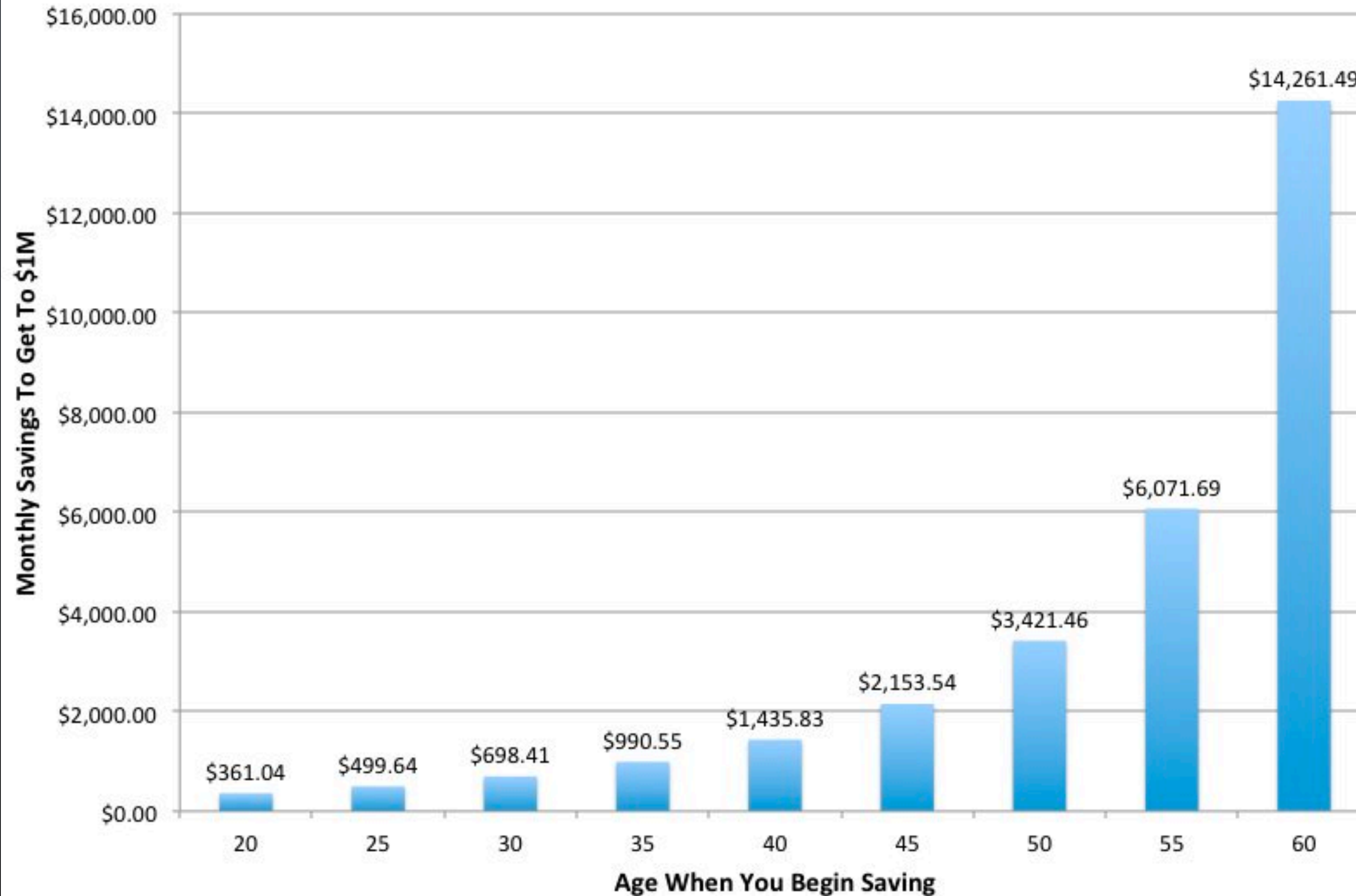


What Hooked Me . . .

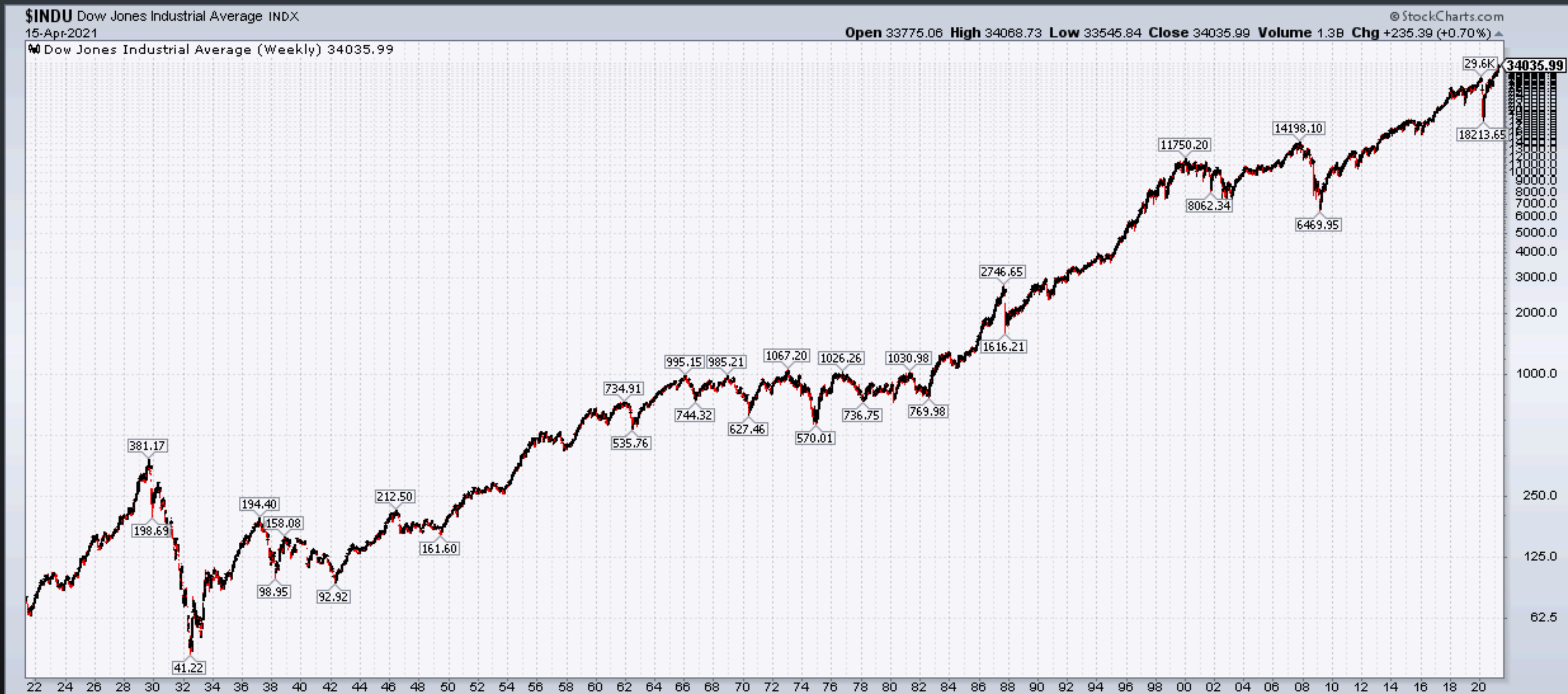
- A new reason to care
- “Voting with your money”
- Two unique displays of freedom
 - Income as a teenager = opportunity
 - Income as an adult = independence
- Applied Academics
- Charting gave me an opportunity to participate



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 . . .





Home / VTI

VTI

Vanguard Total Stock Market ETF

+ Add to watchlist



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
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VTI Fund Description

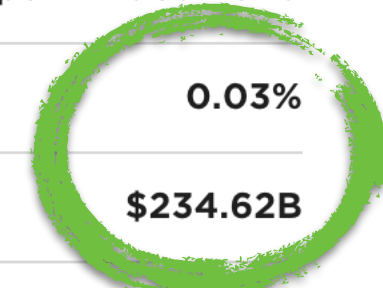
VTI tracks a cap-weighted index that measures the investable US equities market, encompassing the entire market-cap spectrum.

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

Step 2

Step 3



Asset Creation

Asset Protection

Asset Growth



Your EXPLORE portfolio fits **here.**

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

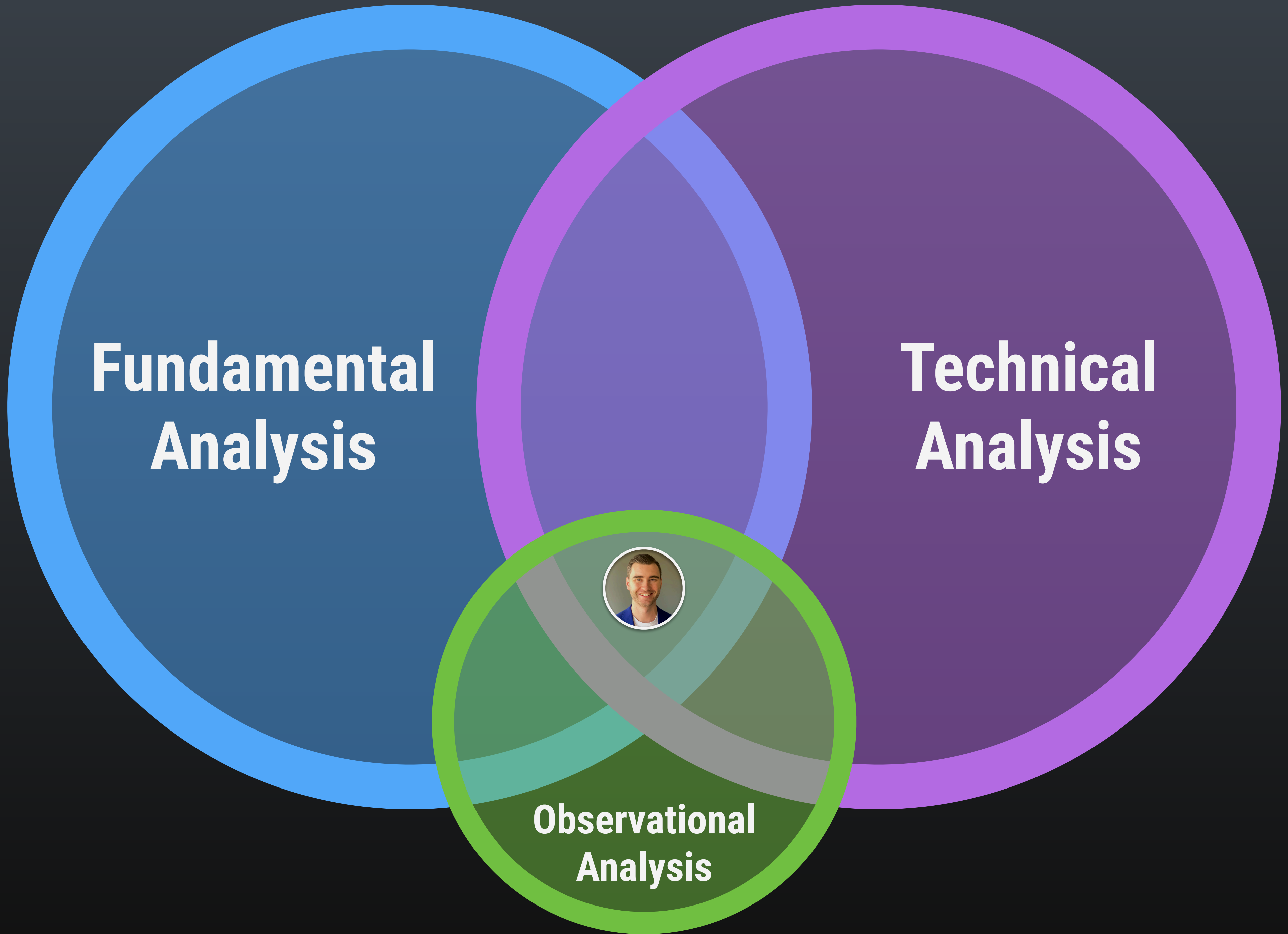


KEEPING LISTS

= 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**



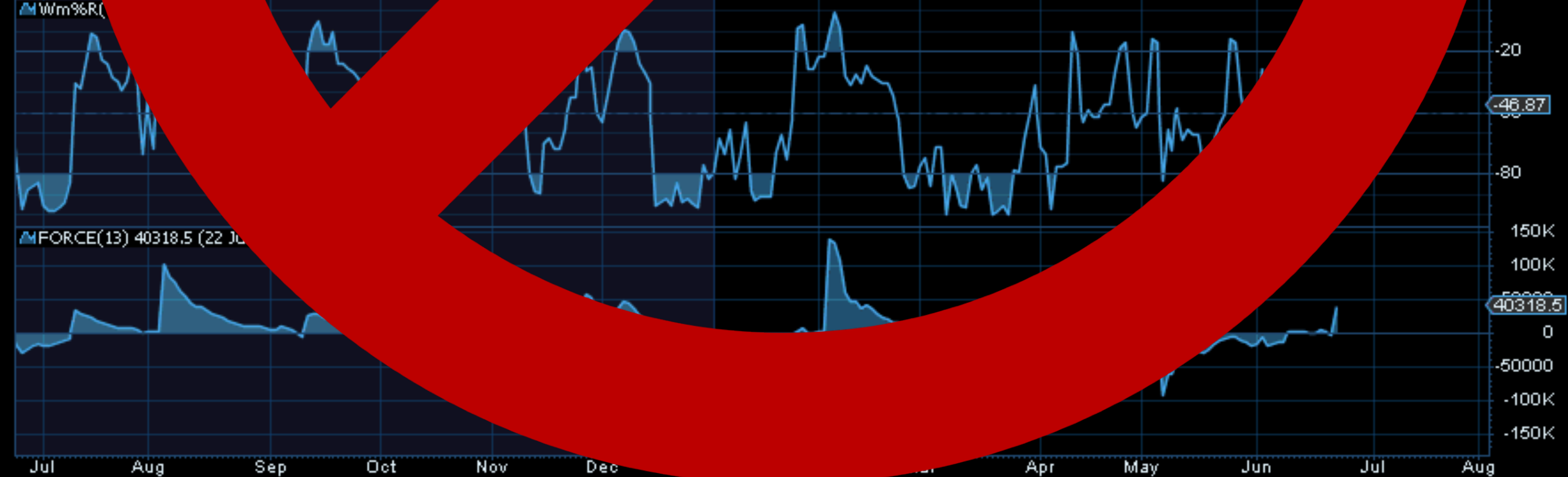
**What is
Technical Analysis
anyways?**



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





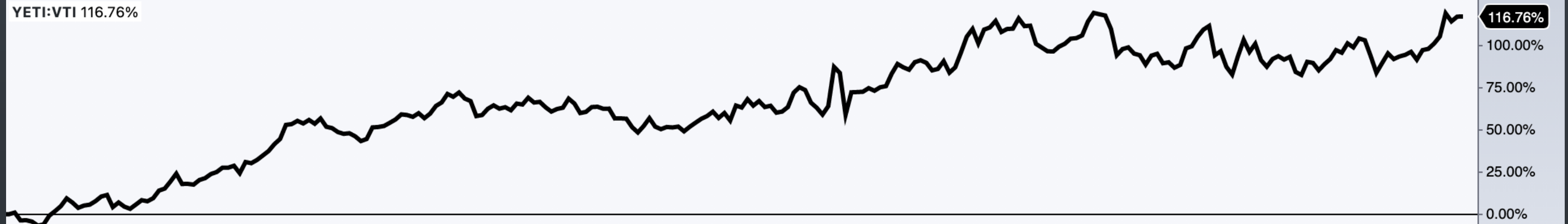
YETI - Yeti Holdings Inc.

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%



YETI (Daily) 84.50

EMA(20) 76.76

MA(50) 72.74

MA(200) 59.99



**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**



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84.50 ▲

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Moving Averages help you see trend



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MA(200) 59.99



20-day
50-day
200-day



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



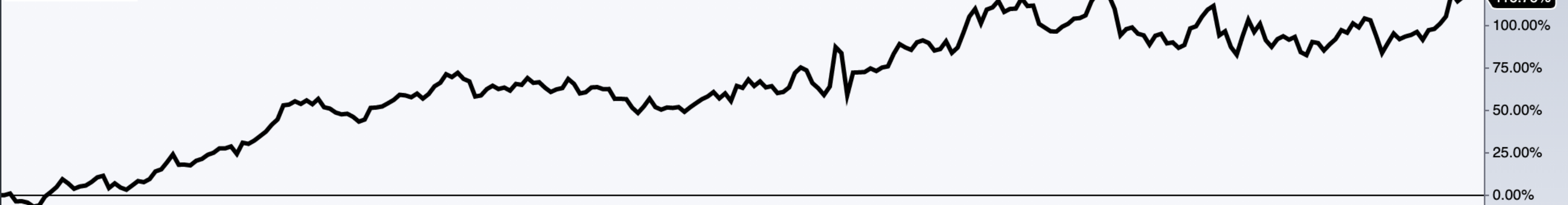
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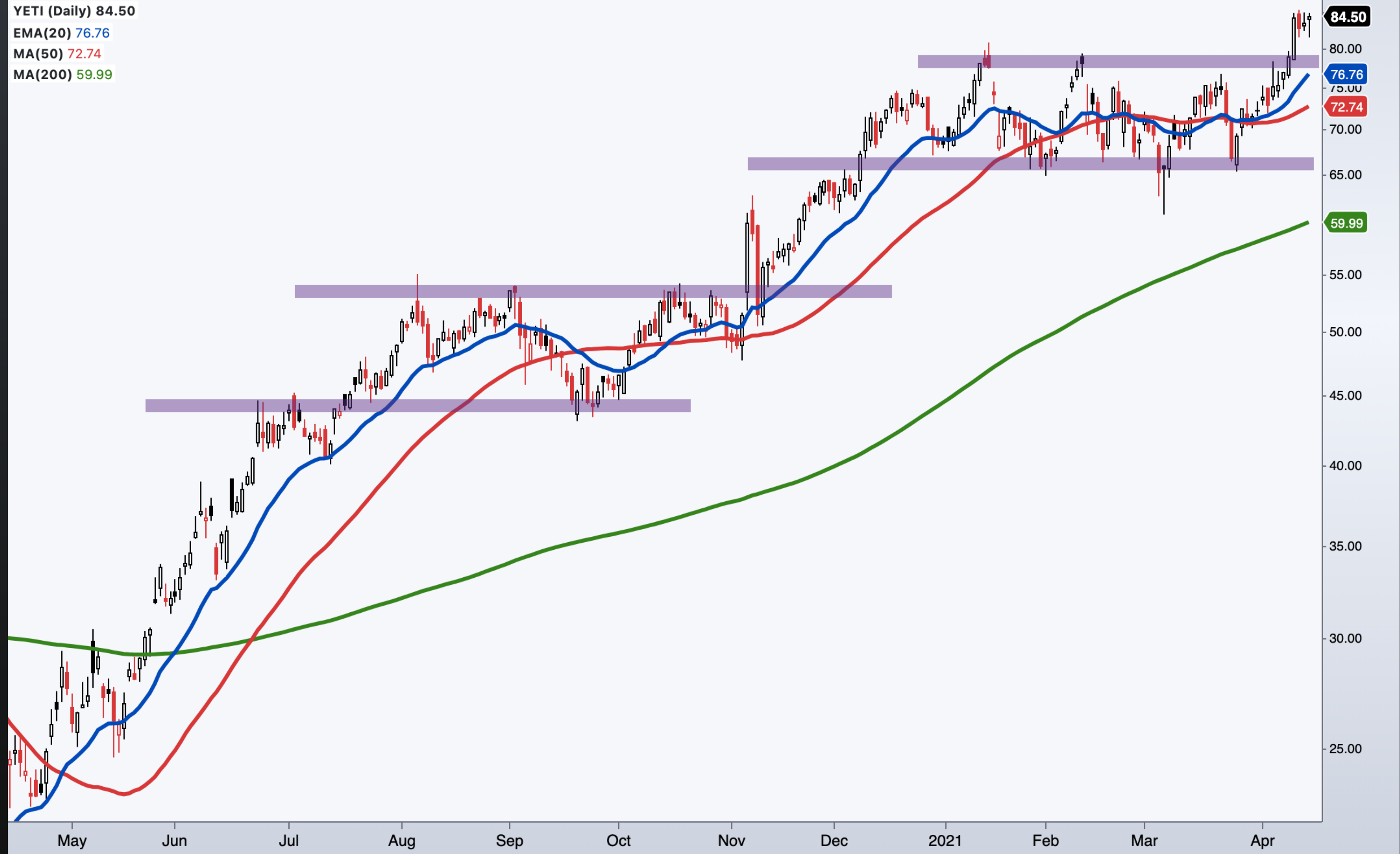
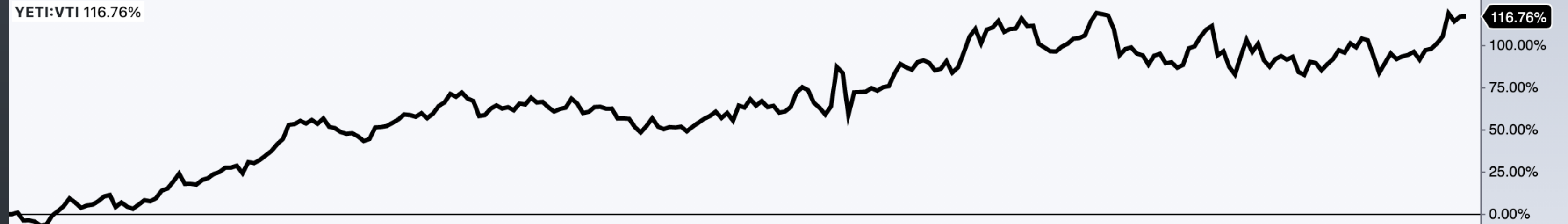
Is this outperforming VTI?



YETI - Yeti Holdings Inc.

15-Apr-2021

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



And then, follow price!



And on the flip side . . .



Trend...

Relative Strength...

They still apply!



Reversing Trend

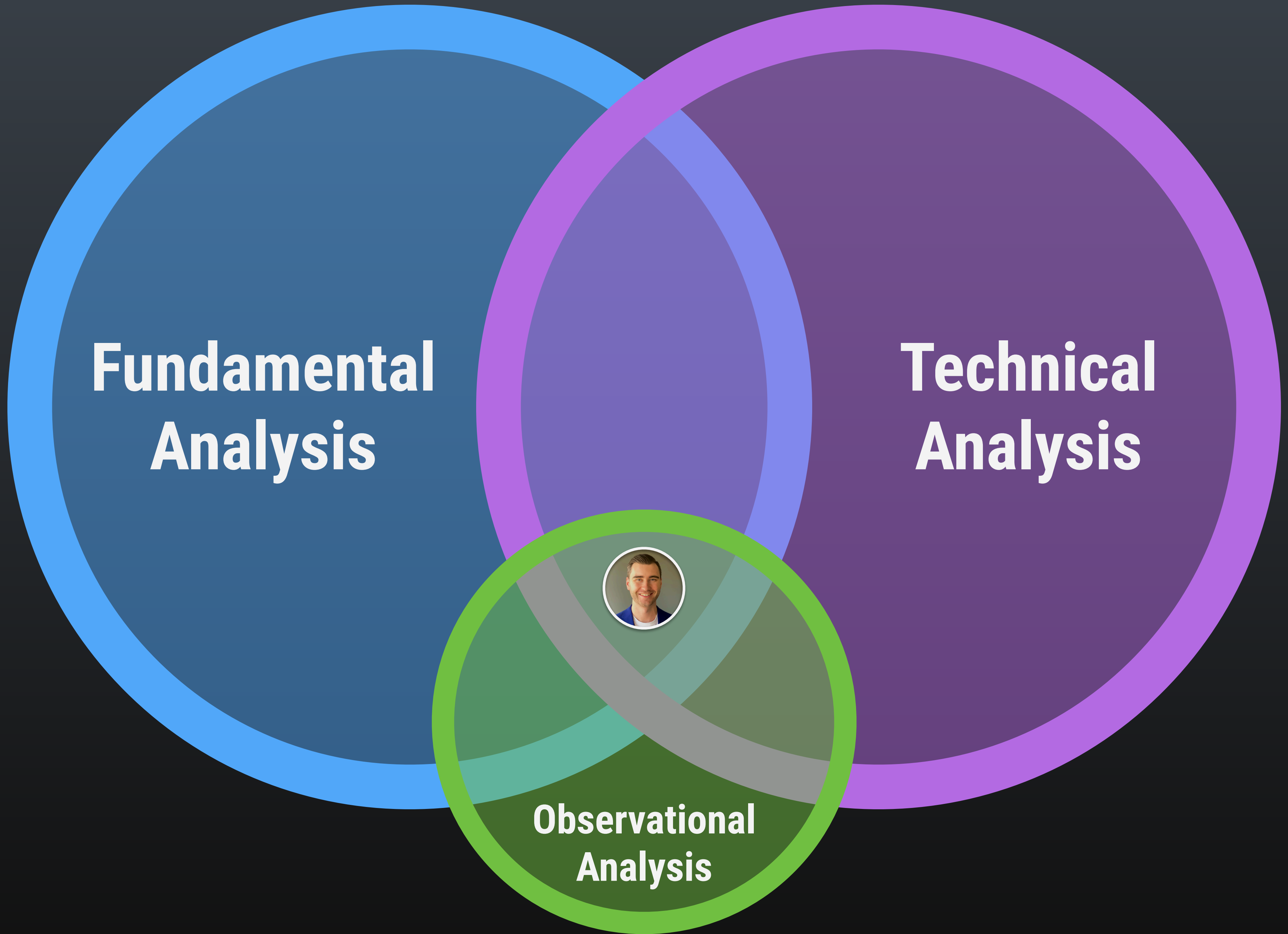
+

Fading Relative Strength



Keep following price!





**Fundamental
Analysis**

**Technical
Analysis**

**Observational
Analysis**



Let's Stay In Touch!

