

Saturday, March 7, 2015

THE AAIL PHOENIX CHAPTER PRESENTS ...

SMART INVESTING: SEEKING REWARD WHILE REDUCING RISK

discussed by: **CHARLES ROTBLUT**

Vice President, AAIL; Editor, AAIL Journal



Maximizing the potential for reward is about identifying attractive investments and prudently managing your portfolio. Reducing risk is about limiting behavioral errors and avoiding investments with a greater likelihood of decreasing in price. In this presentation, *AAIL Journal* editor Charles Rotblut gives you actionable strategies for striking a prosperous balance between reward and risk.

A financial book door prize drawing will be conducted at the end of the morning session.

ATTEND THIS MEETING & LEARN:

- A simple strategy for reducing behavioral errors and improving your investment decisions
- How to maintain the benefits of diversification and reduce portfolio risk
- Key criteria to consider for managing your portfolio

ABOUT CHARLES ROTBLUT

Charles Rotblut is a vice president at AAIL. He is the editor of the *AAIL Journal*, co-created *AAIL Dividend Investing*, helps to manage the *Stock Superstars Report* portfolio and authors the weekly AAIL Investor Update email. Rotblut is a Wall Street Journal expert panelist and a regular guest on MoneyLife with Chuck Jaffe. His book, "Better Good than Lucky: How Savvy Investors Create Fortune with the Risk-Reward Ratio," was published in November 2010. Rotblut holds the Chartered Financial Analyst designation and has analyzed both publicly traded and privately held companies. He has worked for Zacks Investment Research, an investment research firm; INVESTools, an investment education company; Curian Capital, a money management firm; and McClure, Schumacher & Associates, a business valuation firm. Rotblut regularly speaks to the media, including The Wall Street Journal Radio Network, Canada's Business News Network and Reuters. He has also appeared on CNBC, Bloomberg Television, and Fox Business.

The opinions of speakers are their own and not necessarily those of AAIL. It is not the policy of AAIL or its local chapters, officers or directors to promote any specific investments or techniques of analysis. Presentations are provided solely for informational purposes and should not be construed as solicitations. Investment information presented may not be appropriate for all investors and should be independently verified.

MEETING DETAILS

SATURDAY, MARCH 7, 2015

Franciscan Renewal Center

5802 E. Lincoln Dr., Scottsdale, AZ 85253
480/948-7460; www.maps.yahoo.com

Registration/Social/Refreshments, 9:00 a.m.

Program and Q&A, 9:30 a.m.-11:20 a.m.

(See afternoon subgroup schedule on back page)

In Advance (by 3/4)

AAIL Members, Member's Family, \$9/person; Nonmembers, \$11/person

At the Door (space permitting) Everyone, \$15/person

The afternoon subgroup meetings are included in the meeting fee.

Refunds To cancel and receive a refund, email Roger Carter, AAIL@asu.edu, at least three days before the meeting date.



CHAPTER INFORMATION

Chapter Contact, Allen Reamer, areamer@mindspring.com, 623/544-8425

Chapter Email Address, aailchapter_phoenix@yahoo.com

Chapter Web Page, www.aail.com/localchapters



FUTURE MEETINGS

Saturday, April 11, 2015

Speaker: Alan F. Willenbrock, Director, Greater Arizona Development Authority

Topic: "Municipal Bonds"



CHAPTER MESSAGE

The Phoenix Chapter welcomes both our full-time and winter residents to informative and varied financial presentations. We hope you attend this and future Phoenix Chapter meetings.

—Allen Reamer, President



Mail completed advance registration form with your check (payable to AAIL) to:
AAIL Phoenix Chapter
Roger Carter, Registrar
2930 East Acoma Dr.
Phoenix, AZ 85032-5009

No confirmation will be sent;
your canceled check is your receipt.

Phoenix Chapter Advance Registration: Saturday, March 7, 2015

REGISTRANTS/TOTAL FEES

_____ AAIL Member & Family \$ _____

_____ Guests (Nonmembers) \$ _____

Total Fees \$ _____

REGISTRANT INFORMATION (PLEASE PRINT)

Registrant Name _____

Email _____

Phone (____) _____

Guest Name(s) _____

Please indicate any ADA disability needs

() **YES**, I would like more information about **volunteering** to help this chapter plan and present investment education programs.

SUBGROUPS

For subgroups held after the chapter meeting, the fee is included with the chapter meeting fee.

Personal Finance and Retirement Income Planning SIG, Saturday, March 7, 2015, 1:00 to 2:00 p.m. (after the chapter meeting). Contact: Dr. Joyce Morningstar, jmorningstar@dynamicwealthadvisors.com.

Due to greater uncertainties, financial planning after retirement becomes more challenging. This season, our focus on financial planning and sensible investing to produce retirement income will build on what we learned last season about recognizing common investor biases. In financial planning, one size does not fit all, so there's no "silver bullet" for investing. Our group welcomes different viewpoints and participation from both experienced and new investors.

Options & Analysis SIG, Saturday, March 7, 2015, 2:20-3:20 p.m. (after the chapter meeting). Contact: Lowell Curry, lowell39@msn.com.

All AAI participants are invited to improve their wealth-building and management skills through the use of option instruments and analysis tools. You will benefit from a combination of tutorial presentations and active discussions. Participant experience ranges from initial learning to active traders. You are welcome to join our quest to combat the unprecedented market changes and uncertainties. We work closely with the Stocks and ETFs SIG.

Health Care Reform and Medicare SIG, Saturday, March 7, 2015, 12:00-1:00 p.m. (after the chapter meeting in December, February and April). Contact: Allan Zee, allanzee@argusgroup.com.

The Affordable Care Act, commonly referred to as Obamacare, has been in effect for one year. Open enrollment for 2015 began November 15. Premiums are up and a few new carriers have entered the market. It's still too early to tell what the enrollment results will be for 2015. The debate continues as to the success of the law and the future of health care in the U.S. What's the future of the individual market and employer group insurance? How has Medicare been affected? Can Medicaid handle the huge enrollment numbers? Join us for an informative and spirited discussion.

Stocks and ETFs SIG, Saturday, March 7, 2015, 1:15-2:15 p.m. (after the chapter meeting). Contact: Beatrice Kenney, beakenney@yahoo.com, 480/406-8942.

The goal of this SIG is to create smarter, better-informed, successful traders and investors through experiences with high-quality stock trad-

ing information. Independent traders and successful investors will present their methods and strategies of trading. Charting tools and tactics will help traders and investors profit from investments and trades. Investor psychology, portfolio strategies and handling potential losses are some of the subjects covered. We work closely with the Options & Analysis SIG. During the summer we meet the last Saturday of the month at Coco's east of Dobson off Baseline. Time: 11:00 to 2:30 p.m. at Coco's Bakery Restaurant, 1862 West Baseline Road, Mesa, AZ 85202

Investment Protection SIG, Saturday, March 7, 2015, 3:25-4:25 p.m. (after the chapter meeting). Contact: Fred Artus, artusfred@gmail.com, 207/997-3657.

The Investment Protection (IP) SIG focuses on wealth protection in perilous times. Foreseeable market volatility, inflation and other factors promise significant wealth destruction for the uninformed. Improved skills and strategies can help protect your portfolio and increase your wealth. The IP SIG will complement the fundamental work of the Stocks & ETFs SIG and the Options & Analysis SIG. Each SIG uses meetings and the electronic form to teach new skills.

Vector Vest SIG, third Saturday of every month, 9:00 to 11:00 a.m. Contact: Eugene Almer, 602/300-4573. Location: Gloria Dei Lutheran Church, 3539 E. Stanford Dr., Paradise Valley, AZ 85253. Cost: \$5

This SIG focuses on the use of the VectorVest system for equity investing strategies and market timing. Most meetings include a discussion of the current market conditions and what to expect in the month ahead using VectorVest tools, several educational presentations by members describing their experiences with various parts of the VectorVest System, and discussions and analysis of selected investment strategies and/or equities of interest to the members.

Brunch Bunch SIG, third Wednesday of the month, May through September, 10 a.m. to noon. Optional lunch. Contact: Dr. Joyce Morningstar, jmorningstar@dynamicwealthadvisors.com. Location: Dynamic Wealth Advisors, 8655 E. Via de Ventura, STE G-200, Scottsdale, AZ 85258. Cost: None.

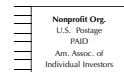
Join us for lively discussions on current events in the financial world. We will learn from each other as we discuss sharing our experience and knowledge. The conversation continues for those who wish to go to lunch afterward. We welcome different viewpoints and participation from both experienced and new investors.



625 N. MICHIGAN AVE., SUITE 1900
CHICAGO, IL 60611-3151

The American Association of Individual Investors is an independent nonprofit corporation formed in 1978 for the purpose of assisting individuals in becoming effective managers of their own assets through programs of education, information and research.

■ AAI RECORDS INDICATE THAT YOU ARE SIGNED UP FOR THE MEETING ANNOUNCEMENT MAILING LIST(S) OF THE FOLLOWING CHAPTER(S). TO MAKE A CHANGE, CONTACT MEMBER SERVICES, 312/280-0170 OR 800/428-2244.



AAII PHOENIX CHAPTER MEETING

Saturday, March 7, 2015

**SMART INVESTING: SEEKING
REWARD WHILE REDUCING RISK**

discussed by:

CHARLES ROTBLUT
Vice President, AAI; Editor, *AAII Journal*

REASONS TO ATTEND

- Learn why sticking to a long-term strategy is critical to achieving investing success
- Discover common behavioral errors and a method for keeping emotions out of your sell decisions
- See the criteria Charles personally looks for in a stock