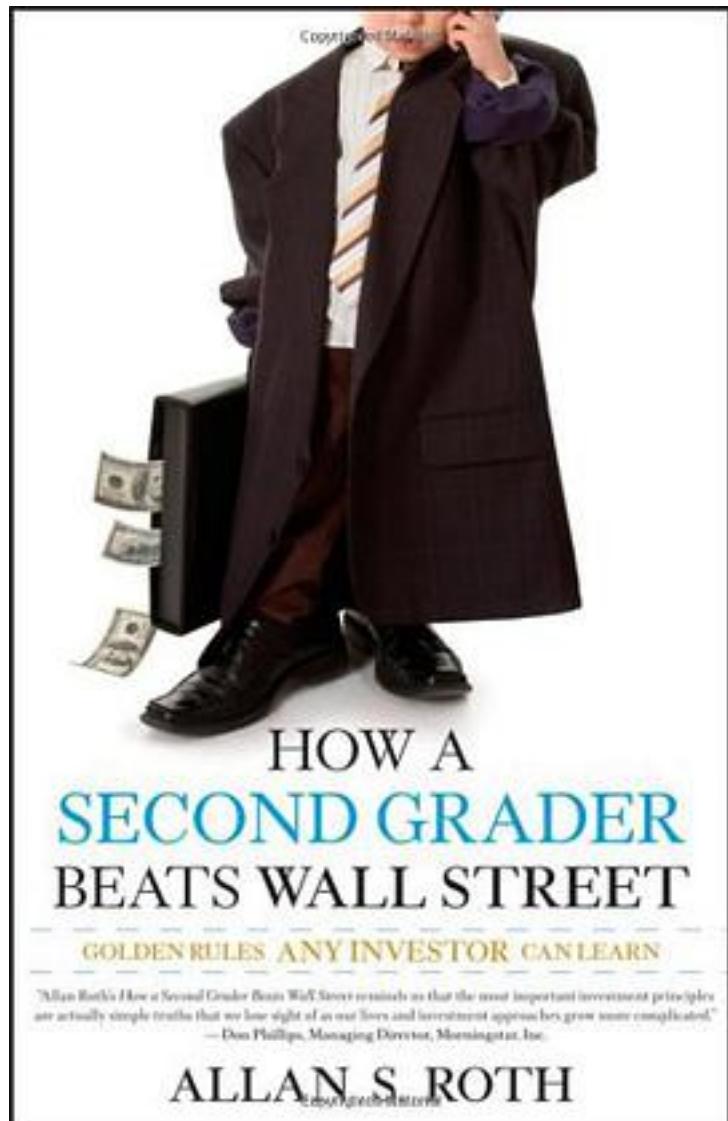


How a Second Grader Beats Wall Street



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From the Inside Flap

Investing is simple, but never easy. We carry a lot of investment baggage, including hot tips from friends and the financial media, as well as complicated financial recommendations from Wall Street "experts." Yet the biggest obstacle we face is the tendency to outsmart ourselves. In order to overcome this obstacle, you need to follow straightforward strategies that will consistently push your portfolio ahead of the pack by an additional 3 to 4 percent annually. These are strategies that work in upmarkets and especially in times of market crisis and panic. Most importantly, these strategies are basic enough for even a kid to understand. In *How a Second Grader Beats Wall Street*, you'll follow the story of Kevin Roth—an eight-year-old who was schooled in simple approaches to sound investing by his father, seasoned financial planner Allan Roth—and discover exactly how simple it can be to become a successful investor. Page by page, you'll learn how to create a portfolio with the widest diversification and lowest costs; one that can move up your financial freedom by a decade and dramatically increase your spending rate during retirement. And all this can be accomplished by using some commonsense techniques. Along the way, Kevin and his dad discuss fresh, new approaches to investing, and detail some tried-and-true but lesser-known approaches. They also take the time to debunk the financial myths and legends that many of us accept as true and show you what it really takes to build long-term wealth with less risk. You'll also learn how not to confuse the unlikely with the impossible. Whether you're young or young-at-heart, the straight-talking advice found here will help you: Design a portfolio composed of a few basic building blocks that can be "tweaked" to fit your personal needs. Go beyond indexing, which owns the entire market, and actually beat the market. Reengineer your portfolio to stop needlessly paying taxes. Increase your return, regardless of which direction the market goes, by picking the "low-hanging fruit" we all have in our portfolios. And so much more. Engaging and insightful, *How a Second Grader Beats Wall Street* takes you through Kevin Roth's real-life story, while driving home key strategies and tools you can implement in your own portfolio. With just a little time and a little work, you can become a better investor. With this book as your guide, you'll discover how a simpler approach to today's markets can put you on the path to financial independence. For more information, visit www.SecondGraderPortfolio.com.

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