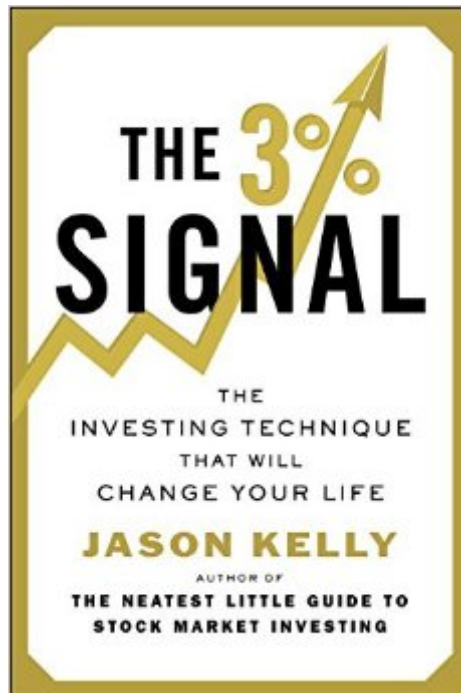


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# The 3% Signal: The Investing Technique That Will Change Your Life



## Synopsis

Take the stress out of investing with this revolutionary new strategy from the author of *The Neatest Little Guide to Stock Market Investing*, now in its fifth edition. In today's troubling economic times, the quality of our retirement depends upon our own portfolio management. But for most of us, investing can be stressful and confusing, especially when supposedly expert predictions fail. Enter *The 3% Signal*. Simple and effective, Kelly's plan can be applied to any type of account, including 401(k)s -- and requires only fifteen minutes of strategizing per quarter. No stress. No noise. No confusion. By targeting three percent growth and adjusting holdings to meet that goal, even novice investors can level the financial playing field and ensure a secure retirement free from the stress of noisy advice that doesn't work. The plan's simple technique cuts through the folly of human emotion by reacting intelligently to price changes and automatically buying low and selling high. Relayed in the same easy-to-understand language that has made *The Neatest Little Guide to Stock Market Investing* such a staple in the investing community, *The 3% Signal* is sure to become your most trusted guide to investing success.

## Book Information

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## Customer Reviews

INTRODUCTIONAs this book is primarily about a particular investing method, my review of the book is, in many ways, impossible to parse from my review of the method that is put forth by the book. This method is known as "The 3% Signal" and is aimed towards achieving roughly three-percent growth each quarter, much as the title might suggest. For readers familiar with Jason

Kelly's most popular book, *The Neatest Little Guide to the Stock Market*, you may recall there is a segment discussing an investment method with a small-cap fund that aims to achieve 3% per quarter. In a nutshell, Kelly's latest book focuses on a more comprehensive and nuanced version of that plan. There are some upsides and downsides to this method, which I will get to in due time, but I will first discuss my thoughts on the book itself. As always, Jason Kelly has a writing style that is easy to follow, clear, and articulate. He's a cool guy that I believe genuinely wants to educate about investing. I think that this book is best suited towards those that have an understanding and appreciation for investing, but want to minimize the amount of time that they spend doing it.

**HUMAN PSYCHE AND UNPREDICTABILITY** He begins this book with a discussion about why, in his opinion, markets are simply not predictable. He goes as far as citing Burton Malkiel's *A Random Walk Down Wall Street*. • This text is, of course, commonly cited by those falling more into some stronger form of the EMH (efficient market hypothesis) camp.

I have mixed feelings about this, and do have objections that I will address in the review. What I disagree with most, is the claim from the back cover that this is a "revolutionary new strategy". As others have mentioned, it is a little tiring on the rants against the financial industry. However, I guess some out there need to hear this if they haven't already. Although, at this point, it has become more or less common knowledge that passive investing via index funds should be the default strategy for most retail investors. The secret is out, that over time, even professional money managers will lose to the index. Study after study has shown this. At the core, this is what the 3% strategy involves, so in that respect it is nothing new. For those out there that are uninformed, look up "Bogleheads", or research the story of the Vanguard group. This will go a long way to get you up to speed on this. This "revolution" against account management fees and against speculative picking of individual stocks was started long ago (70s) by others and continues to become more mainstream. It is arguably the best default approach. Risk is managed within your portfolio of index funds by allocating a certain percentage between different asset classes, including stocks and bonds. Now, once you have decided to go with index investing (smart choice), the next decision is how you will manage the money in your plan. There are 3 well-established methods for this.

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