



30-DAY

RETIREMENT

PORTFOLIO

TRANSFORMATION

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30-Day Retirement Transformation

SESSION
1

Prepare for Independence

- ✓ Establish Goals & Vision
- ✓ Analyze Strengths & Weaknesses
- ✓ Implementation & Review

SESSION
2

Stock Analysis

- ✓ Analyze Any Stock
- ✓ Manage Stocks
- ✓ Selling Techniques

SESSION
3

When to Buy & Sell

- ✓ Market Entries
- ✓ Market Exits
- ✓ Tops & Bottoms

SESSION
4

Generating Income - Part 1

- ✓ Dividends
- ✓ DRIPs
- ✓ MLPs

SESSION
5

Capital Appreciation

- ✓ Long Term Growth
- ✓ Capital Preservation
- ✓ Bonus Income

SESSION
6

Generating Income - Part 2

- ✓ Covered Calls
- ✓ Selling Puts
- ✓ Putting It All Together

30 DAY RETIREMENT TRANSFORMATION



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Generating Income

Part 1





Generating Income

Things You'll Learn:

How to use specific WatchLists

How to analyze and select the best dividend payers

Understanding the types of payouts and frequency



Generating Income

“Do you know the only thing that gives me pleasure? It is to see my dividends coming in”

- John D. Rockefeller



Generating Income

Dividend

A distribution of a portion of a company's earnings to shareholders

Dividend Yield

Amount a company pays out relative to its share price.

$$DY = \text{Annual Dividends Per Share} / \text{Price Per Share}$$



Generating Income

Dividends & Distributions

Declaration Date: Date on which the company announces the next dividend payment amount

Ex-Date: Date on which you must own the security in order to receive the dividend



Generating Income

Dividends & Distributions

Record Date: Date on which the company ensures dividend is paid to eligible shareholders

Payout Date: Date on which the payments are made



Generating Income

VectorVest Dividend Indicators

- $DIV = \text{Annual Dividend (\$)}$
- $DY = \text{Dividend Yield (Annual)}$
- $DS = \text{Dividend Safety}$
- $DG = \text{Dividend Growth}$
- $YSG = \text{Yield, Safety \& Growth Vector}$



Generating Income

Monthly Dividend Payers WatchList

473 stocks, ETF's & closed end funds with a minimum
DY of 4%



Generating Income

Monthly Dividend Payers WatchList

- Common Stock: A security that represents ownership in a corporation
- ETF's: A security that tracks an index, a commodity or a basket of assets (index fund), but trades openly on an exchange
- Closed End Fund: A security with a prescribed amount of capital and a fixed number of shares, which are purchased by investors as stock



Generating Income





Generating Income

DRIP

Dividend Reinvestment Plan

Purchase additional shares (fractional) with equivalent dividend payout

Discounted share price

Commission free



Generating Income

DRIP Watchlists

525 Companies with dividend reinvestment plans

Ranked by number of years increasing the dividend

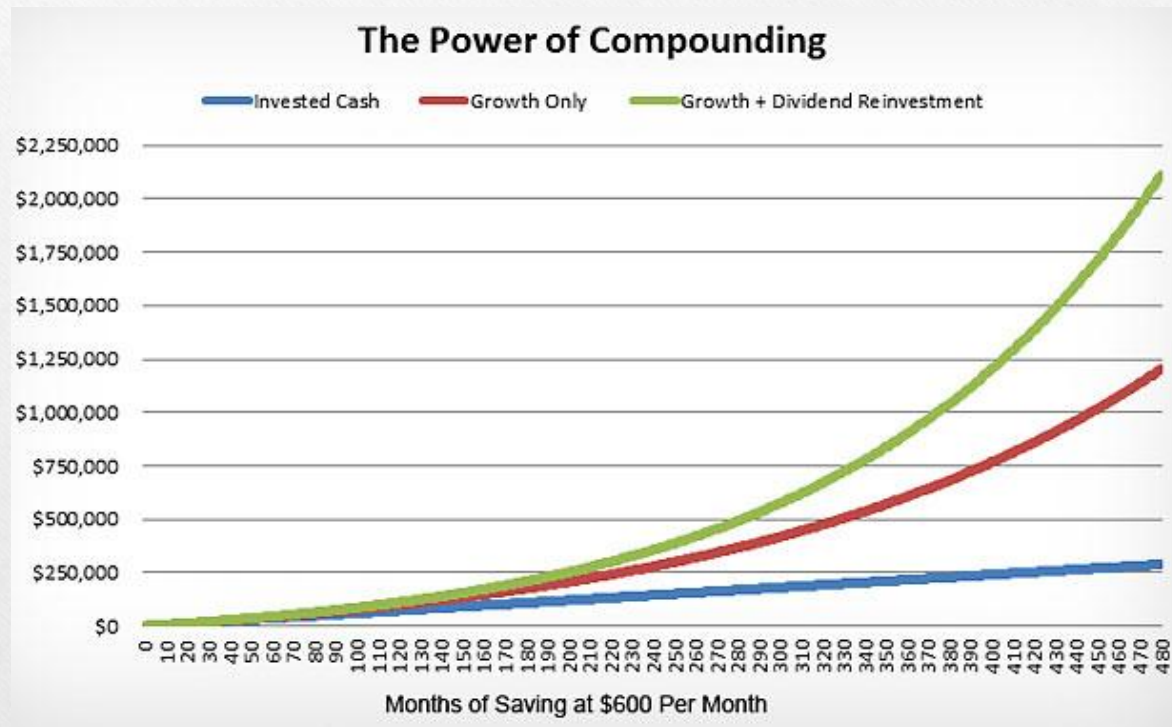
5-9 years

10-24 years

25 + years



Generating Income





Generating Income

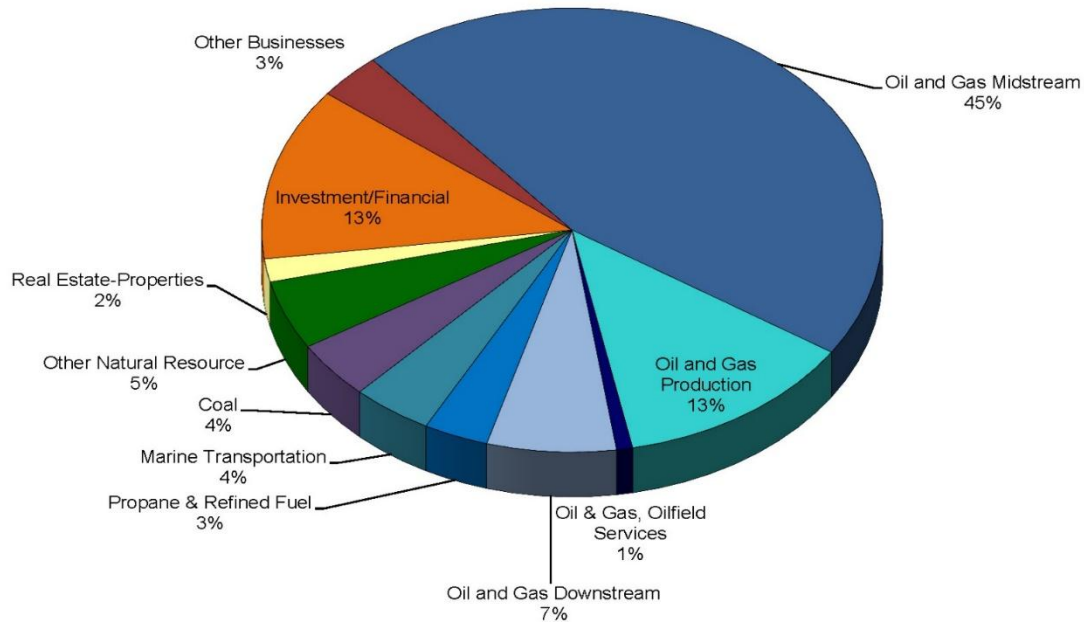
Master Limited Partnerships

139 entities which combine the tax benefits of a limited partnership with the liquidity of publicly traded securities.



Generating Income

Master Limited Partnerships by Industry - 2013





30 Day Retirement Portfolio Transformation

Today We Learned:

Where VectorVest houses the best dividend paying
stocks

How VectorVest sorts, ranks and analyzes dividend
payers



30 Day Retirement Portfolio Transformation

Session # 4 Homework

Study the dividend paying WatchLists, master what the indicators are telling you

Sort, rank and analyze based on your specific income requirements

Build your own WatchList of favorites



30 Day Retirement Portfolio Transformation

Session # 5 – Capital Appreciation

Long Term Growth
Capital Preservation
Bonus Income