5 Key Take-Aways:

1. You need to understand and intentionally use the 4 Dimensions of Investing in every investment you make
2. Mainstream investment approaches, strategies, and techniques aren't true investment systems
3. Mainstream investment approaches and strategies have serious risks, costs, inefficiencies, and low returns
4. The Investment Doctor system's results are far better than the market, fund managers, and "advisors"
5. The Investment Doctor system is usable in almost any account (401k, IRA, brokerage, ROTH, etc.)

Hi, I'm Mike Edgar, also known as "The Investment Doctor". I have spent over 20 years doing a *wide* range of investments, and in this eGuide I want to share some important foundational lessons that I've created over the years. I truly hope these help you in your investment journey whether that involves the stock market, real estate, or whichever investment types you are pursuing. I also hope this in turn will help you and your family's financial future.

- My goal is simple … to **help people invest better** through training and coaching.

Better investing requires making better investment decisions, and that is accomplished by having, and providing to you, the right knowledge, tools, and guidance.

- I cannot over-emphasize **the importance of investment decisions** for your financial future.

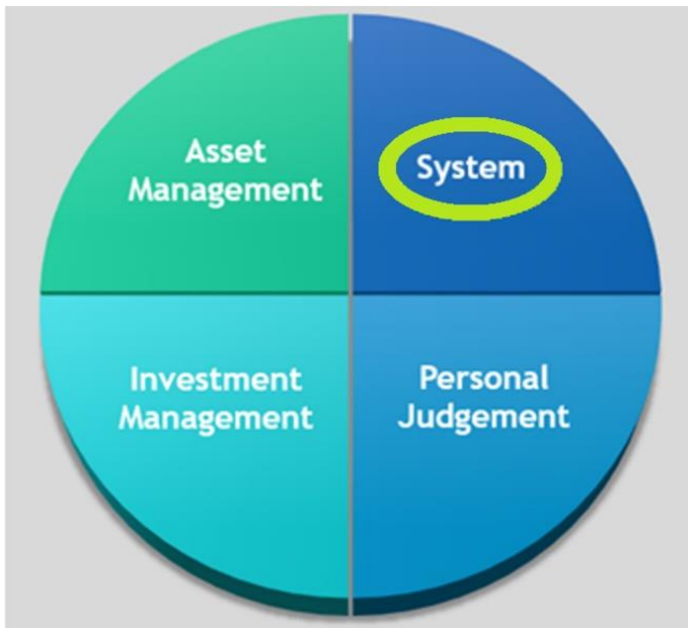
Our personal finances, net worth, investments rate of return, and so on are the direct result of our financial and investment decisions. Good investment decisions can benefit you for your entire life, and bad ones conversely can undermine your wealth.

So, let's begin!

The 4 Dimensions of Investing

The 4 Dimensions of Investing are applicable to any investment type so I will describe their general applicability as well as provide specific examples using the S&P 500 index of the US stock market (specifically, the SPY Exchange Traded Fund (ETF).

Ideally, you want to know about and consider the 4 Dimensions *before* you invest in anything. Of course, you probably have existing investments, but at least now at the very minimum you will be able to evaluate them in a new and better way. Each dimension represents a different dimension or perspective of how to categorize, structure, evaluate, and manage investments.



Asset Management

Section Summary:

You need to determine your total net worth and then determine what percentage of your total net worth you feel comfortable investing in any given investment type.

Underlying question: What percentage of your total net worth are you willing to allocate to this investment?

Asset management is about determining how much of your total assets you will invest in different investment types (e.g. Stocks, Real Estate, etc.). You can think of this as "portfolio management", but with a much broader and all-encompassing view of all your assets.

If you don't have this already prepared, you need to create a list of all your assets, have a value for each, add these up to get your total net worth. I personally include the value of the equity in my primary residence as part of my total net worth, but that is up to you. Then you need to figure out what percentage each asset type comprises (e.g. real estate, stocks/funds/equities, bonds, insurance, businesses, notes, precious metals, antiques, collectibles, etc.).

Once you can see what each asset type's percentage of your net worth is you will have a picture of your current Asset Allocation. You might be happy, surprised, or even worried(!), but at least now you know.

One simple way to go about evaluating if you are comfortable with your current asset allocation is to consider how much you are willing to risk in each asset type. Or, more positively, how confident are you in the various asset types with respect to the amount you have in each?

Investment Management

Section Summary:

You need to monitor the performance of your investment at least monthly. There is no "set it and forget it". There are optimization strategies you may want to utilize as you monitor the investment.

Underlying question: How will you monitor, manage and optimize your investment?

Investment management is about how you monitor and manage your investment. As much as we'd like to have "set it and forget it" investments, they practically don't exist. You need to monitor your investment appropriately. The frequency, depth, breadth and metrics you need to monitor will depend upon the type of investment. There is no generic advice that is optimal across all the different investment types, but as an example The Investment Doctor - Retirement Investment System uses a monthly cadence (via webinar) that provides an overall market update, analysis of the system's indicator, and examine various opportunities and things to pay attention to for the next month.

You need to monitor the overall economy and wider market sector the asset is a part of, you need to monitor the % allocation the assets takes up of your net worth since this can and will change, and you need to decide when to sell some or all of the investment, etc.

Personal Judgement

Section Summary:

There are many factors personal to you that may over-rule some or all of the 3 other investment dimensions. Some of these may be known before you make your investment (known, proactive), but others may happen while you are invested and may require an adjustment (unknown, reaction) by you.

Underlying question: What personal values, knowledge, health or life events affect your investment now and throughout the duration of the investment? What can you anticipate happening during the lifespan of the investment? And how will those affect your investment management?

Personal judgement is comprised of many things including: your personal priorities, values, knowledge, experience, sense of good tradeoffs, risk tolerance, your time horizon, your profit targets, your life situation and life events, your health situation, and even possibly your intuition that might affect your personal investment decisions.

This is obviously a wide range of items and some of which may (or may not) come into play, and each has a different level of importance to you. There isn't a way to "cookie cut" prescribe the best decisions in this arena, but there are definitely core issue to consider in prior to investing and when they come up.

- How comfortable do you feel with your current investment allocation, investment health, and investment system given the personal event, value or preference that has arisen?
- What is the overall impact of the decision to change your investment due to this personal situation?
- Is there a "hybrid" solution? Or must it be an all or nothing decision?
- Consider what would the pure logical decision be as compared to an emotionally based decision.
- This is an evolving area where your personal judgement will change over time as you get more experience and knowledge.

Investment System

Section Summary:

At the core of your investing you need a proven system, and for stock market based investments that is exactly what The Investment Doctor Retirement System is. There are a lot of mainstream investment approaches and strategies, but those aren't true systems. Once you have a proven system that performs very well across multiple performance measures it opens up a lot of great possibilities for the investor.

Underlying question: Do you have a true system for investing? Is it an unchanging formula? With a long track record supporting its effectiveness? Does it provide you better returns than the average mainstream investor?

A critical component of investing is having an Investment System. This is a technical component of investing, but you could view it simply as Price - Cost of Goods Sold = Revenue for a cookie shop, or if you're a real estate developer there a general formula of paying 1/3 for the land, 1/3 to build the house, and 1/3 of gross profit. Of course those are grossly overly simplified, but these are legitimate formulas as well as all the supporting systems behind them in the actual operation of the business. However, when it comes to stock market-based investments having a true system on your side becomes much more challenging. Typical approaches or strategies, not systems, are:

- Buy/hold dollar cost average with at 60% low cost funds/ETFs and 40% bonds
- Buy/Hold dollar cost average using Target Year Funds where the equity/bond rebalancing is done for you
- Advice from an advisor which is ultimately Modern Portfolio Theory based approach(es)
- Attempting to time the market by some short timeframe (e.g. minute, hour, day, etc.)
- Fundamental Analysis / Investment research
- Individual stock picking
- Friend's stock tips
- Intuition / "I think …" based investing (it's done every day)

But **none of these are truly systems**, and on average they are very inefficient while some of them are undoubtedly very high risk. This is unfortunate because approximately 16 Trillion dollars of American's retirement investments are stock market based and in qualified accounts such as brokerage accounts, IRAs, 401Ks, ROTH, SEP, 403b, 457, and for kid college expenses 529s. Collectively and individually we have **a lot** on the line, period. By a lot, I mean the vast majority of our financial future. But especially when you consider above investment approaches and that year in and year out even the majority of professionally managed funds don't outperform the simple market indexes. Excuse me, but that is sad, crazy, depressing, scary, ridiculous, etc. etc. I think you know I could go on and on about this (aka pet peeve).

If you don't have a system then you are taking on **a lot** of risk and uncertainty. You need a proven, profitable and repeatable system.

Warning: I'm going on a slight, but important rant/tangent here. Skip if you wish!

Before I dive into what a true system is there I have an important investment principle to share with you. I learned this through my investing experiences and it can be applied to any investment, including stock market based investing. Here it is, "Fewer Layers are Better". What I mean is that the few layers, or dependencies, you have between you and your money the better. In short, and in general, you get more control, more transparency, and more profit.

But if you look as the mainstream strategies above they have layers, and sometimes layers upon layers that you might not even be aware of … such as an advisor sitting in front of a fund, a fund manager, who then in turn invests your money in other managed, funds, etc.

Now, there are better models that are essentially Do-it-Yourself with very low or even zero fees and near 0 layers, but there is no true system in those models. They just have a buy-hold-dollar-cost-average-diversify-with-low-cost-index funds-or-worldwide funds strategy (not a true system) where they grab the rope around the bucking bronco's neck and hold on for dear life. It might turn out great, it might not. Get off the Bronco Bull and get on a true system!

Finally, in most cases, amongst all the strategies listed above people don't invest 100% of their retirement funds in equities.

They buy bonds. Why?

Because they know they don't have a system. Note, I didn't say that they don't know what they are doing, but I could have. They don't have a true investment system to protect them from market volatility. Volatility is a euphemism for market dips, market crashes, or depressed (bear) markets for extended periods (typically 9mo to 2 years or so).

Therefore, they need to sit a sizable amount of their money into bonds to buffer the volatility of the equities.

Bond investing is proof they don't have true system!

> Note: Similarly, over-diversification (invest in almost every company in every part of the world) is also proof they don't have a true system!

100% equity investing is a bit more complex, it could mean any of these:

- Proof that the investor is very young with a 40 to 70 year time horizon … OR
- They have less time and like taking risks in search of higher returns … OR
- They have other income stream(s) or assets and going 100% equities doesn't bother them … OR
- They are just plain crazy!

Those are all the possibilities I can think of if they are an investor without a true system.

I'm jumping off the soapbox rant, and back to the main course.

So, what are the attributes of a true investment system for stock market based investments?

Here's a list of attributes:

- Absolute, unchanging formula
- Mathematically calculated
- Doesn't have to be perfect, but must be more profitable than the index
- Not based on human intuition/predictions/forecasting/speculation
- Can be used in any market condition (up/down/sideways)
- Has a proven and long (multi-decade) track record
- Signals when it's a good time get into the market (go long)
- Signals when it's a good time to get out the market, and optionally short the market
- Provides signals to keep your investment safe, protects principal against losses
- Provides low volatility of your account balance throughout the duration of your investment (decades)
- Keeps your liquidity high (easy/fast (e.g. seconds) to make a transaction in or out of the investment)
- Doesn't predict the future value of the investment or market, but provides future trend signal
- Gives insight to the past, present as well as the future

It took me over 15 years, but the above is exactly what I did. I built a true investment system for the S&P 500 that vastly out performs the S&P 500 Index itself. Given what all you have heard and read this might seem unbelievable, but it's all based on actual market data of the S&P 500 that I cover in great detail both free (below) and in my online course.

Here are the side by side comparison results over a 24 year period (January 1995 – December 2018) if you had invested $10k in the S&P 500 using mainstream buy/hold strategy for the first 2 rows (white text), and if you invested the same $10k but used my system. The Investment Doctor Retirement system results are in green text, and show the 4 different strategies you can choose from on top of the core system. This is all explained in detail in the online course.

RESULTS

BUY & HOLD (60/40)	40,567
BUY & HOLD (100% EQUITY)	55,227
TID RETIREMENT SYSTEM: LONG ONLY	74,511
TID RETIREMENT SYSTEM	96,667
TID RETIREMENT SYSTEM: 3X LONG ONLY	492,599
TID RETIREMENT SYSTEM: 3X	988,977

As a specific example, here are the exact dates that were signaled by my system that created the results for the 2nd green text row ($96,667):

S&P 500 Entry & Exit

Entry Date	Entry Price	Exit Date	Exit Price	Gain /Loss	$10k invested
1/2/1995 (LONG)	45.70	2/26/2001	123.61	170.48%	27,048.14
2/26/2001 (SHORT)	123.61	11/10/2003	105.46	14.68%	31,019.69
11/10/2003 (LONG)	105.46	3/24/2008	131.51	24.70%	38,681.96
3/24/2008 (SHORT)	131.51	3/1/2010	114.25	13.12%	43,758.77
3/1/2010 (LONG)	114.25	12/31/2018	252.39	120.91%	96,667.62

Once you have a proven system on your side it increases your confidence and control in your investment(s). Additionally, having a proven system on your side gives you a solid foundation that provides you more security, liquidity, and peace of mind all along the investment journey. These factors come together to pave a way for you to make larger and more impactful investments for your financial future.

This system won't make you rich quickly, but it might make you 3x richer (or more) slowly, but well in time for your retirement.

You can see how having a true system on your side can open up a lot of possibilities not otherwise possible without one. It's truly incredible the impact it can have. I only wish I developed it when I was 20! Ha!

I intentionally keep the **price of the training and coaching incredibly low** so that everyone can afford access to it, can learn, and can apply it to their situation. I also intentionally keep it interactive and a live service with the monthly webinars that include Q&A because the market is always moving and lots of questions arise since this new to people.

Also, I can help via personal 1:1 coaching, and it can be very helpful for clients. But frankly it doesn't scale great since there is only one of me. So, that's why I prefer to teach via online courses and webinars, so I can reach more people.

Additionally, and frankly, I will eventually provide 90% of my investment strategies and techniques for FREE as I publish more and more for years and years to come on my blog and podcasts. This is intentional. I'm all in for the long term on this mission to help people invest better. However, the one thing I don't provide for free (and won't ever) is the online course covering the The Investment Doctor Retirement System. It's just too valuable to give away, and is the foundation of my entire mission.

So you are aware, here's a sneak peek at the online course outline.

Course Outline

1. Results & System	8. How to Start: Easy & Safe
2. Strategy Comparison	9. Account Types & Tutorial
3. 4 Strategies & Results	10. Maximize Your Investment
4. Money Management	11. 401k Accounts
5. Investment Strategy	12. Maximizing your Training
6. Investment Management	13. Money Back Guarantee
7. Safety & Peace of Mind	14. Resources

You can see that it covers a lot of territory, over 3 hours of online instruction, and goes well beyond just the investment system itself. The online course is very low cost, there's no long term contract, it's month to month, and there a money back guarantee! I'm really trying to make this a no-brainer for you to check out, learn, and see if it will work for your situation. I know it will, because that's how I designed the system, strategies and course.

OFFER

- Online training course
- Monthly coaching Webinars with Market Updates & Analysis
- Just 30 minutes to learn the system, indicator & 4 core strategies
- Advanced Strategies
- Bonus Materials
- Your questions answered
- No Contracts (month-to-month subscription)
- 100% money back guarantee
- **$20/mo**

SIGN UP TODAY !!!

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