

Table of Contents

| | |
|---|----|
| What is Investing | 1 |
| Investment Vehicles..... | 2 |
| Stocks & Bonds (Growth Stocks, Small Cap Funds, Blue Chips, Municipal Bonds) | 2 |
| Mutual Funds..... | 5 |
| Properties/Real Estate..... | 6 |
| Life Insurance | 8 |
| Self-Directed Individual Retirement Accounts | 9 |
| 401(k) Retirement Savings Accounts | 9 |
| Health Savings Accounts | 10 |
| Savings Accounts, Certificates of Deposit (CDs), Fixed Annuities, Treasury Bills (T-Bills) | 11 |
| Why is the Stock Market Important? | 13 |
| How Does the Stock Market Work? | 13 |
| The Four E's of Investing..... | 14 |
| Market Indexes: The Dow, S&P 500 & NASDAQ..... | 16 |
| What Are Markets Are Driven By? | 17 |
| Before You Get Started..... | 18 |
| Advice From the Pros..... | 18 |
| Solid Investor Skills..... | 19 |
| Where to Go for Advice | 19 |
| Summary..... | 20 |
| Let's Invest | 22 |
| | |
| Investment Ratings & Financial Strength Ratings..... | 23 |
| The Dow Jones Industrial Average..... | 25 |
| The Nasdaq-100 | 29 |
| | |
| Appendices | 39 |
| Reading Investment Charts & Analysis: Stocks..... | 40 |
| Reading Investment Charts & Analysis: Mutual Funds | 51 |
| Investing History | 63 |
| Helpful Resources..... | 67 |
| Glossary | 69 |
| About Weiss Investment Ratings..... | 71 |
| What Our Ratings Mean: Stock Investment Ratings..... | 72 |
| What Our Ratings Mean: Mutual Fund & ETF Investment Ratings..... | 74 |
| Terms & Conditions..... | 76 |
| Important Warnings & Cautions | 77 |