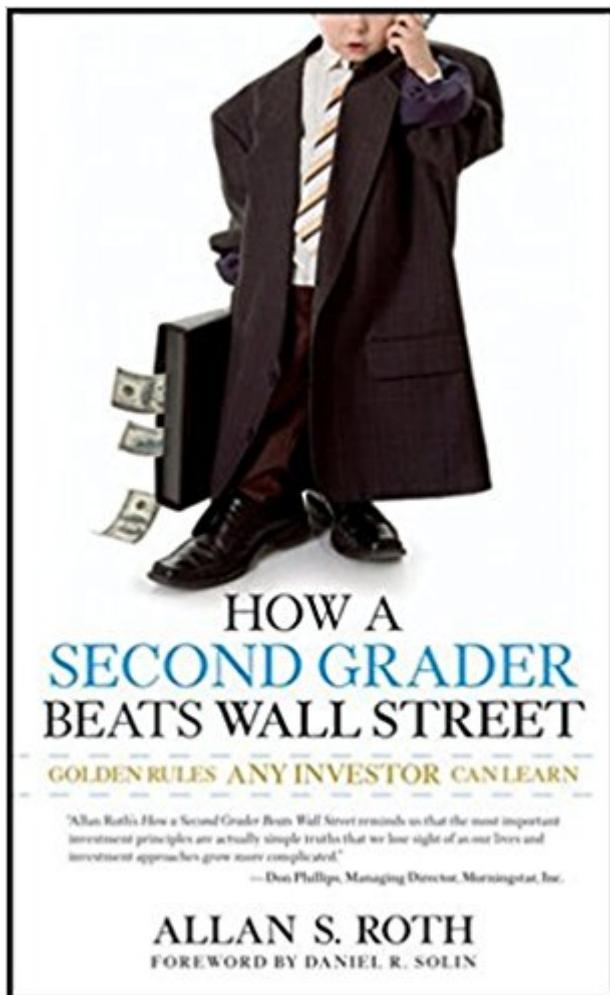


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# How A Second Grader Beats Wall Street: Golden Rules Any Investor Can Learn



## Synopsis

Straightforward strategies from a successful young investor 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 common sense 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. Discusses how to design a portfolio composed of a few basic building blocks that can be "tweaked" to fit your personal needs Addresses how you can reengineer your portfolio in order to stop needlessly paying taxes Reveals how you can increase returns, regardless of which direction the market goes, by picking the "low-hanging fruit" we all have in our portfolios 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.

## Book Information

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## Customer Reviews

This book is an easy read, but not an afternoon read. Each chapter begins with a pertinent, topical, and usually humorous short quote and the chapter expands to explain in easy-to-understand detail,

the tenants of the philosophy. Kevin, the second-grader, learns a basic life lesson on investing. This model provides an excellent motif for the quite knowledgable author (an accountant and financial advisor) to explain the basics without "talking down" to the reader. There is truly something here for all levels of investing experience. And it's a fun read. I am an experienced investor. I had read a short article regarding the portfolio and had replicated it in a pretend-buy-and-hold portfolio in mid-2006. Later that year, I used "real funds" and opened an equal-dollar amount in actual accounts with a fee-only broker to manage and a separate brokerage account that I actively managed. After three years, which included the market downturn of 2008 and the rebound in 2009, the set-it-and-forget-it portfolio beat myself and the broker. (I did come in a respectable second, however.) Knowing "the answer" and "the trick" ahead of time did not ruin the story-line. I had often had an inner debate about how to best "beat the market." The above experiment was but one trial. I initially bought the book as a basic primer for a college-aged nephew who asked some very good questions about beginning investing. Not wanting to see him waste money on brokerage fees or see his initial investments underperform, I felt that index funds would be the best route for him and this book would explain why ... and provide some investment basics. It certainly does both. My own "aha" experience came in Chapter 3.

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