**An Investment Plan for Busy People**  
**A “Set and Forget” Investment Plan**[**www.betterinvesting.org**](www.betterinvesting.org) **www.betterinvesting.org/puget**

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1. **Compare costs and returns of investment funds:** [**www.finra.org/fundanalyzer**](http://www.finra.org/fundanalyzer)
   1. **What are the total fees paid**
   2. **What is the total fund value after an equal investment period?**
2. **Determine what index funds are available through your company plan**
   1. **Request Small, Medium, Large, and/or Total Market index funds**
   2. **Invest $50 (10-15%) from each paycheck in an index fund**
   3. **Investigate costs and who pays them. Reduce them if possible**
3. **Open a Roth individual investment account:**
   1. **Place the index fund(s) in the Roth IRA**
   2. **Invest $50 (10-15%) from each paycheck in the index fund(s)**
   3. **If young - the Power Shares (QQQ) NASDAQ 100 Fund may be the best if there is no trading fee. If there is a trading fee, the Total Market fund is better, with no trading fee.**
4. **Index funds to consider whether company plan or individual Roth IRA:**
   1. **Power Shares (QQQ) NASDAQ 100**
   2. **Vanguard: Total Market (VTSAX) – available through any broker**
      1. **Vanguard 800-992-8327 (Not recommended)**
      2. **Fidelity 800-343-3548**
      3. **Charles Swab 866-855-9102**
5. **Train your children to invest**
   1. **When they earn their first income (Babysitting – Mowing lawns) help open an index account**
   2. **Match each dollar they add to the account for encouragement**
      1. **Help them understand the broker statement**
   3. **Help them develop an interest in investing**
      1. **Evaluate companies using the Quick Analysis tool at –** [**www.bob-adams.net/quick-analysis**](http://www.bob-adams.net/quick-analysis)
      2. **Analyze companies where they shop, build a portfolio on paper and see how well they do.** (Do not actually buy shares—first prove to yourself you can select good companies to buy)
6. **Compare the growth of your portfolio to a market average:** [**http://bob-adams.net/your-portfolio/**](http://bob-adams.net/your-portfolio/)
   1. **Use the Simple or Detailed version of a comparison tool**
7. **Longevity calculator**
   1. **<http://gosset.wharton.upenn.edu/mortality/perl/CalcForm.html>**
   2. **Explore the possibilities of improving your lifestyle and longevity**

Suggested reading: The Little Book of Common Sense Investing – John Bogle

A Random Walk Down Wall Street – Burton G. Malkiel