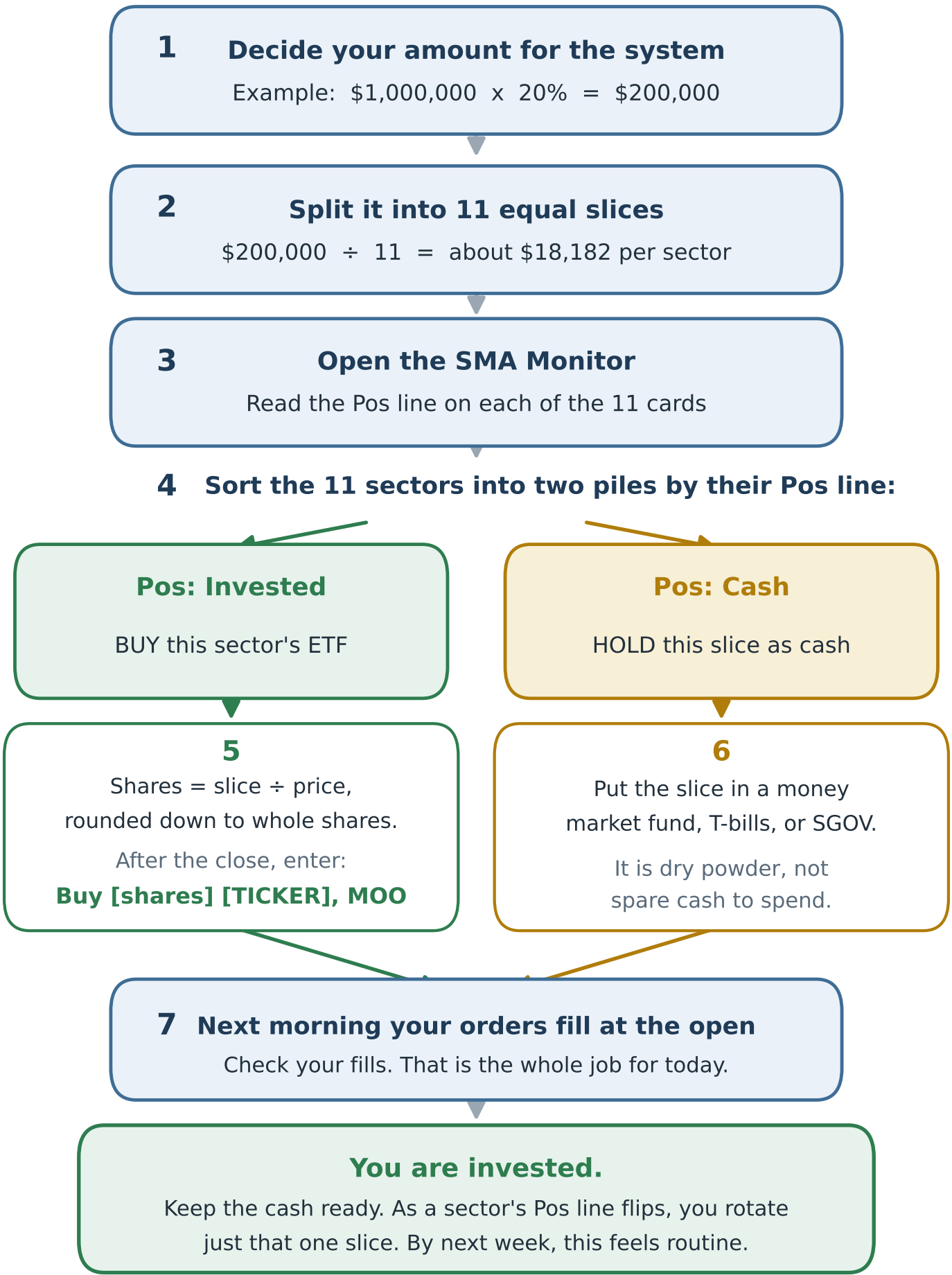
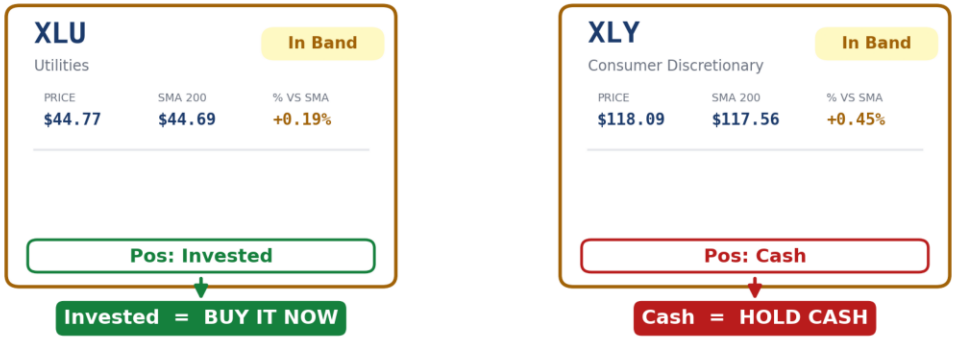


Getting Invested: Your First Time Through

A calm, step-by-step recipe. The first attempt just takes a little care.
After a week or two, this becomes routine. Hypothetical example, not individualized advice.



Two yellow cards, opposite actions. Read the Pos line, not the color.



Same yellow badge. The Pos line is what tells you to buy or stay in cash.

The 11 sector ETFs

XLK Tech XLF Financials XLV Health Care XLE Energy XLI Industrials XLP Staples
XLY Discretionary XLU Utilities XLB Materials XLRE Real Estate XLC Comm. Services