

ETF Portfolio Update for BOTH the 10- Pack and 12- Pack Portfolios:

On January 1st, 2020 we posted:

“During 2019 we made changes every quarter. After a strong double digit return for 2019, we are not making any changes to our holdings as of now. With interest rates low, we still feel over the long-term equities offer better return opportunities. Analysts are forecasting for slight growth in 2020, but we are looking for a possible pull back or correction as an entry point during the quarter to slightly increase our equity holdings”.

We now are reaching that “pull back or correction” entry point we were looking for during the quarter to slightly increase our equity holdings. While we believe that markets can still go lower, we are recommending putting 2½% of our cash position into SPY at its current price of UNDER 290 . We still think there is more downside risk so this is a start of putting some sidelines cash to work at lower prices, with the understanding that if we see another 10% drop, we will be putting some more cash to work. That is what rebalancing and capitalizing on drops in the equity markets allows for.

Please remember that these portfolios are ideas for LONG TERM investors and not those whose risk tolerances do not fit the portfolios guidelines!

Disclaimer: The 10 - Pack and 12- Pack are illustrative ideas for 2020 Exclusive Coaching Participants only! They are not meant to be or should not be considered investment advice.