

NEW SUBSCRIBER'S QUICK START GUIDE

INVESTOR ADVISORY SERVICE

 **Investor**
Advisory Service



Investor Advisory Service

Subscriber's Quick Start Guide

Welcome to Your New Subscription!

The **Investor Advisory Service (IAS)** is a stock research service for independent individual investors. Our aim is to generate ideas to be deployed within the equity portion of an investor's portfolio. This **Quick Start Guide** is designed to answer the most common questions and assist you in getting started with using the newsletter in your personal portfolio.

Contents

Welcome to Your New Subscription!	2
Set Up Your Access to the <i>IAS</i> Website	2
Download the Complete <i>IAS</i> User's Guide	3
Using <i>IAS</i> in Your Asset Allocation & Portfolio Management.....	3
How to Select Stocks from the Monthly Newsletter for Your Portfolio.....	4
Getting Help When You Need It	4

Set Up Your Access to the *IAS* Website

Your subscription includes access to the **Subscribers Only** area of the *IAS* website which can be found at: www.InvestorAdvisoryService.com. The **Subscribers** area includes each monthly issue along with archives of past issues, as well as other exclusive content for subscribers.

To set up your access to the website, please follow the instructions below based on the situation that best fits your subscription.

IF you are logging in to *IAS* for the first time AND you already have (or have had in the past) a subscription to another subscription product from ICLUBcentral Inc.

You can use the same login credentials to access your *IAS* subscription that you use for any other qualifying ICLUBcentral subscription. Qualifying products include myICLUB.com, StockCentral.com, MyStockProspector.com, and SmallCapInformer.com. That subscription does not need to be currently in effect. Simply enter the username and password that you use for any of those other websites into the login page. If the username and password are accepted but do not provide you with access to your *IAS* subscription, then go to the next step.

IF you have an existing username and password for one of the above products BUT it does not work to access your *IAS* subscription.

Click the link on the login page to **synchronize your accounts**. Here you will input the email address that you used when you subscribed (and to which your receipt was emailed) along with the existing username and password. This will “true up” your subscription records in our customer database

IF you are a new subscriber AND have a username and password for IAS or any of the above products:

Subscribers who are completely new to **IAS** and all of ICLUBcentral’s other tools and subscriptions should follow the instructions on the login page to **create a username and password** to access your subscription.

Download the Complete IAS User’s Guide

You may find our free user guide, *How to Use Your Investor Advisory Service Subscription*, available for download from the **About** section of the **IAS** website: www.InvestorAdvisoryService.com.

This PDF includes details of the forms and calculations used in the newsletter, along with descriptions of the features of the website and answers to commonly asked questions.

Using IAS in Your Asset Allocation & Portfolio Management

While many subscribers follow predetermined guidelines for diversifying their portfolios by asset class, sector, industry, size of company, or income potential, **we do not maintain any recommendations with respect to any of these strategies**.

Further, **IAS** does not recommend a “model” portfolio, and provides no guidance as to portfolio management. We are prohibited from offering any personalized buy/sell or other portfolio advice to subscribers.

Subscribers are expected to do their own supplemental research before acting on any stock recommended in **IAS**. Our coverage is spread across many sector, industry, and market capitalization categories, thus offering a wealth of ideas that allow subscribers to build and manage their own portfolios according to their temperaments.

Asset allocation and portfolio diversification objectives are highly personal, and we recommend working with a financial advisor if you are unsure about setting and achieving goals for yourself.

We recognize that a strategy of simply buying the best companies available at the most reasonable prices can be an effective ongoing approach for some investors, especially if maintained over very long periods of a decade or longer.

In any cases, a portfolio of around 20 (and no more than 30) well-chosen stocks generally provides maximum return at the most optimal level of risk. A portfolio of ‘too many stocks’ carries a higher probability of seeing its overall returns regress to the mean returns of the overall market, while a portfolio of ‘too few stocks’ carries greater risk since the underperformance of one stock can significantly drag down returns of the entire portfolio. Limiting the number of companies in your portfolio forces you to do more research and be more confident in each pick, while reducing the impulse to buy a stock due to emotion.

How to Select Stocks from the Monthly Newsletter for Your Portfolio

Here are some suggestions for using the research that is provided in each issue of the *Investor Advisory Service* newsletter:

IF you have available cash to invest OR are interested in replacing an existing holding because it appears to be underperforming fundamentally or is excessively overvalued and has lower future return potential:

We suggest that you evaluate the recommended stocks and other stocks rated “BUY” in the table in the most recent issue.

You can sort the table on the *Investor Advisory Service* website or download the table as an Excel spreadsheet and work with it on your computer. *Note that stocks rated highest for Projected Total Return often have the highest levels of risk, so you may decide to start with stocks that are not at the very top of the list.*

IF you already own a stock that is in the same or related industry as one of the recommended stocks in an issue:

We suggest comparing the two companies to determine which one is likely to perform better in the future. If the challenger (the stock recommended in the *Investor Advisory Service*) looks to perform better, then we suggest considering replacing your existing holding with the new stock.

Note that the challenger should offer clear advantages and significantly higher potential total return than your existing holding, otherwise it may not make sense to make the replacement. You should also consider the tax implications of any sale from your portfolio before making a decision but you should avoid holding underperformers out of a desire to avoid incurring capital gains.

Getting Help When You Need It

IF you are having trouble accessing your subscription OR have other questions about IAS or your subscription:

Contact our **Customer Support** team using the form on the *IAS* website for most expeditious service.

You may also call our team at 1-877-334-2582, Monday through Friday, during working hours of 9:00 am – 6:00 pm EST.

©Copyright 2023 Investor Advisory Service. All Rights Reserved.

Investor Advisory Service
570 Kirts Boulevard, Suite 237
Troy, MI 48084
1-877-334-2582

www.InvestorAdvisoryService.com