

HOW TO USE EZTRACKER ETF

Now that you have joined the [EZTrackerETF](#) newsletter, how do you implement? It's EZ!

[Step 1: Determine the type of brokerage account you need](#)

Are you opening a brokerage account or IRA? Compare the costs and incentives. Consider the services offered, and then fill out the new account application.

[Step 2: Fund the account](#)

This may entail an asset transfer if you are rolling over a 401(k) plan into this account, a wire transfer, writing a check, or an electronic funds transfer (EFT).

[Step 3: Start investing](#)

You can trade stocks, bonds, REITS, money markets, CDs, mutual funds, ETFs, MLPs, and other investment with a brokerage account. This newsletter uses only ETFs only, but as you become more comfortable investing, you can utilize this account to purchase anything you desire, single-name stocks, bonds, etc.

[Step 4: Choose EZTracker Model Portfolios](#)

Let's say you choose the following SAMPLE portfolio and you have \$100,000 in your account. Use a spreadsheet or a calculator to take calculate the amount allocated to each ETF position.

SAMPLE PORTFOLIO		Moderate	\$ Allocation
SPDR S&P 500 ETF Trust	SPY	20.0%	\$20,000
iShares Core U.S. Aggregate Bond	AGG	30.0%	\$30,000
Dan's Mid Life Crisis ETF	DAN	15.0%	\$15,000
Roger's Top Golf Courses ETF	ROG	15.0%	\$15,000
Joe's Hole-in-One ETF	JOE	20.0%	\$20,000
		100.0%	\$100,000

[Step 5: Allocate funds accordingly](#)

So in the SAMPLE above, where you have a balance of \$100,000, You would need to purchase \$20,000 worth of SPY. The general directions (May depend on which brokerage firm you choose) should look like this:

- 1) Trade stocks or ETF's
- 2) Symbol = SPY
- 3) Action = Buy
- 4) Quantity = X (Use calculator to enter \$20,000 amount and it will calculate the number of shares)
- 5) Order Type = Market Order (or if you choose you can put a Limit order in)
- 6) Timing = Day Only (or if you choose a Limit order: Good Until Cancelled, Fill or Kill, or Immediate or Cancel)
- 7) Check off the box for "Reinvest Dividends"
- 8) Review Order
- 9) Place Order
- 10) Repeat for the next ETF in your portfolio