

Millennial Investing

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Part I: Cryptocurrencies

Cryptocurrency Overview

- Basics about the broad crypto market
- What cryptocurrency is disrupting
- Investing

Basics: Digital Note

- Crypto attributes
 - Unique Identifier
 - Can not be duplicated
- Not too different from what protects the dollar

Basics: Different types

- Two main types of coins
 - Mineable
 - Non-mineable
- Both attempt to achieve consensus

Basics: Achieving Consensus

- Practical Byzantine Fault Tolerance
- Proof of Work
- Proof of Stake
- Delegated Proof of Stake

Disruption: Middle Men

- Any process; not just physical processes
- Decreasing inefficiencies, and those who gain from inefficiencies

Disruption: Examples

- Both JP Morgan and BofA admit risk to their business model in their annual letters (A)
- Kodak is trying to disrupt content distribution
- Contracts
 - Think work X hours and you get paid \$5

(A) <http://fortune.com/2018/02/27/cryptocurrency-jp-morgan-risk/>

Evaluating: White Paper

- Basically, it's the coin's business plan
- Does it convince you it answers the problems it's trying to solve?
- Does solving that problem have value?

Evaluating: Leadership

- Who is the team making the coin?
 - Just like a company
- Do they have goals and are they making them?
- Are they active?

Investing: Risks

- Current climate similar to dot com bubble
- Regulation just starting to roll out
- Few if any know the real worth of crypto

Investing: Directly

- Coins themselves
- Companies that are betting their future on blockchain

Investing: Indirectly

- Graphics card companies like Nvidia, AMD, or Intel
 - Mining is computationally intensive
- Banks that mainly deal with money transfer

Part II: Investing Apps

Applications

STASH  STOCKPILE



robinhood

Stash

- Invest small amounts in select ETFs & companies
- Great for dollar-cost-averaging
- Good for beginning investors
- Fractional shares
- \$5 minimum investment

Stash EFTs: Foundations

- Blue Chips (Vanguard): **MGC**
- Conservative Mix (iShares): **AOK**
- Moderate Mix (iShares): **AOM**
- Aggressive Mix (iShares): **AOR**

Stash ETFs: Missions & Causes

- Clean and Green (iShares): **ICLN**
- Combat Carbon (iShares): **CRBN**
- Do The Right Thing (iShares): **SUSA**
- Equality Works (Workplace Equality): **EQLT**
- Water the World (Powershares by Invesco): **PHO**
- Women Who Lead (State Street): **SHE**

Stash ETFs: Technology & Innovation

- American Innovators (Vanguard): **VGT**
- Data Defenders (First Trust): **CIBR**
- Defending America (iShares): **ITA**
- Internet Titans (First Trust): **FDN**
- On Cloud Nine (First Trust): **SKYY**
- Robots Rising (ROBO Global): **ROBO**
- Social Media Mania (Global X): **SOCL**
- Wireless Wonders (Vanguard): **VOX**

Stash ETFs: Global Exposure

- Colossal China (State Street): **GXC**
- Essential Europe (Vanguard): **VGK**
- Global Citizen (Vanguard): **VT**
- Pacific Powerhouses (Vanguard): **VPL**
- Up and Coming (Vanguard): **VWO**

Stash ETFs: Bonds & Commodities

- Park My Cash (PIMCO): **MINT**
- Public Works (iShares): **MUB**
- Uncle Sam (Vanguard): **VGIT**

- All That Glitters (ETF Securities): **GLTR**
- Raw Earth (State Street): **GNR**

Stash ETFs: Goods & Services

- Corporate Cannabis (ETF Management): **MJ**
- Enjoy Yourself (PowerShares): **PEJ**
- High Voltage (Vanguard): **VPU**
- Home Sweet Home (State Street): **XHB**
- Live Long and Prosper (State Street): **XLV**
- Modern Meds (State Street): **XBI**
- Money Machines (Vanguard): **VFH**
- Retail Therapy (State Street): **XRT**
- Young Money (Global X): **MILN**

Stash ETFs: Strategies & Experts

- Copy the Experts (Global X): **GURU**
- Delicious Dividends (Schwab): **SCHD**
- Real Estate Tycoon (Vanguard): **VNQ**
- Roll with Buffet (Berkshire Hathaway): **BRK.B**
- Slow and Steady (PowerShares): **SPLV**
- Small but Mighty (Vanguard): **VB**

Stash: Companies

- Alphabet (GOOGL)
- Amazon (AMZN)
- Apple (AAPL)
- Facebook (FB)
- General Electric (GE)
- Microsoft (MSFT)
- Netflix (NFLX)
- Nvidia (NVDA)
- Disney (DIS)
- Walmart (WMT)

Stash

- Aimed at millennials
 - Smart-Save (AI)
 - Auto Stash
- Resources for Learning
 - Stash Learn

Stash

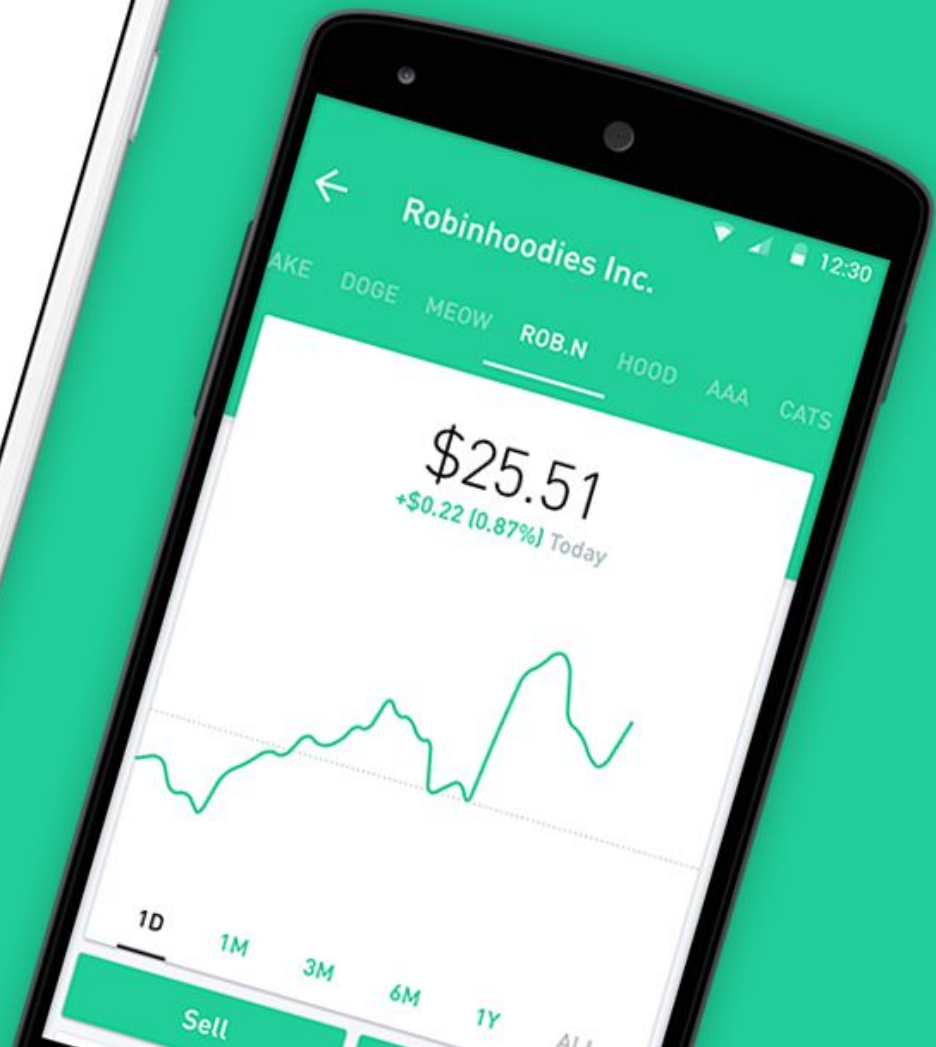
- Stash Invest
 - First month free; \$1/month for <\$5K, .25% of balance >\$5K
- Stash Retire
 - First month free; \$2/month for <\$5K, .25% of balance >\$5K
- Custodial accounts available

Stash

- Get \$5 when you open a Stash Invest account
 - <https://get.stashinvest.com/lenakykor>
- Holiday promo
 - Have a friend sign up with your code, you both get Stash free for a year

Robinhood

- Investing app for the serious investor
- Free equity trading
- Pay for after hours trading (how they make money)
 - Robinhood Gold - margin account, extended trading hours
 - First month free; \$6/month for \$1,000, \$9/month for \$1,500, \$10/month for \$2,000



\$5,640.21

+\$83.35 (1.5%) 1HR



LIVE 1D 1W 1M 3M 1Y ALL

INTRODUCING CRYPTO

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9:41

\$5,640.21

CRYPTO

BTC

0.166833



\$11,373.73

ETH

0.081502



\$1,035.33

STOCKS

WYNE

20 SHARES



\$115.62

LKP

48 SHARES



\$11.99

ROBN

10 SHARES



\$111.47

HOOD

25 SHARES



\$124.20

Robinhood

- Features 4 types of orders: market, limit, stop loss, stop limit
- Cryptocurrency trading coming soon
- No fractional shares
- Better than Stash if you have the money
- Get a free stock when you refer a friend
 - Kenley: <https://share.robinhood.com/kenleya1>
 - Lena: <https://share.robinhood.com/lenaa12>

Stockpile

- Offer gift cards for fractional shares of over 1,000 companies and ETFs
- Great for the junior investor
 - Custodial accounts available
- 99 cents per trade
- No fees or minimums
- Verification and trades are fairly slow



Wish them
many happy returns
with the gift of stock.

Overview

- Highly recommend Stash & Robinhood
- Stash is better for dollar-cost-averaging and to set it and forget it
- Robinhood is better if you have the money and prefer to actively trade
- Recommend Stash custodial account over Stockpile

Questions