

Special Interest Groups

All SIG groups meet at Holder's Country Inn, 998 S. DeAnza Blvd., San Jose.
Phone: 408-244-2798, map: <http://tinyurl.com/z4599o8>

INVESTING DISCUSSION GROUP

Lynn Gillette and Valerie Fitch
aaichapter_siliconvalley@yahoo.com

Meetings are a way to discuss investment ideas in a relaxed, small group setting. Meetings are on the fourth Monday of each month (except December) at 6:30 p.m.

FINANCIAL PLANNING DISCUSSION GROUP

Fred Smith
fred.svaai@gmail.com

Meets the second Wednesday of each month, from September through June, at 6:30 p.m. This group has informal discussions of various financial planning topics.

COMPUTERIZED-MECHANICAL INVESTING GROUP

Al Zmyslowski
al_zmyslowski@yahoo.com

The CIMI group discusses and presents ideas on how to use computers in investing focusing on rules, algorithms, programs and computerized investing tools of various flavors. Meetings are on the first Thursday of each month at 6:30 p.m. See <http://tinyurl.com/pug8ybv> for further detail on CIMI.



VALUE INVESTING WITH DIVIDEND-PAYING STOCKS
John Buckingham
Chief Portfolio Manager, AFAM
Capital; Editor, *The Prudent Speculator* newsletter



MEDICARE HEALTH INSURANCE AND LONG-TERM CARE
Marcelo Espiritu
Director, Health Insurance Counseling & Advocacy Program, Sourcewise

Saturday, November 10, 2018

Chapter Information

RESOURCES

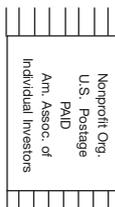
Email [Lynn Gillette, aaichapter_siliconvalley@yahoo.com](mailto:aaichapter_siliconvalley@yahoo.com)
Web Page www.aaii.com/localchapters
Website www.siliconvalleyaaii.org
Facebook www.facebook.com/sv.aaii
Meetup www.meetup.com/AIIL-Silicon-Valley-Meetup
CIMI: <https://groups.yahoo.com/neo/groups/AIIL-SV-CI-MI-Group/info>

Driving Directions

NOTE: THIS IS A NEW LOCATION. Our new home is at the Garden House at Shoup Park in Los Altos. The Garden House represents a significant upgrade to the Jubilee location. The nearest freeway exit is Interstate 280's El Monte Exit in Los Altos. **See AAI Silicon Valley website for more information and detailed driving instructions: www.siliconvalleyaaii.org.**



625 N MICHIGAN AVE
SUITE 1900
CHICAGO, IL 60611-3151
(800) 428-2244



AAII Local Chapters

SILICON VALLEY MEETINGS

NEW LOCATION! See inside for details

The opinions of speakers are their own and not necessarily those of AAII. It is not the policy of AAII or its local chapters, officers or directors to promote any specific investments or techniques of analysis. Presentations are provided solely for informational purposes and should not be construed as

solicitations. There are no representations or warranties of any kind, expressed or implied, about the completeness, accuracy, reliability, or suitability of meeting information. Investment information presented may not be appropriate for all investors and should be independently verified.

REGISTER ONLINE

www.siliconvalleyaaii.eventbrite.com

REGISTER BY MAIL

ADVANCE REGISTRATION FOR
Saturday, November 10, 2018

Name: _____

Email: _____

Phone: (_____) _____

Family/Guest Name(s): _____

_____ # Everyone: \$ _____

Total Fees: \$ _____

Please indicate any ADA disability
needs: _____

YES! I would like more information about
volunteering to help this chapter.

Mail completed form with your
check (payable to AAI) to:

AAII Silicon Valley Chapter
P.O. Box 58
Cupertino, CA 95015

No confirmation will be sent; your
canceled check is your receipt.

Meeting Details

NEW LOCATION! SHOUP PARK GARDEN HOUSE

400 University Avenue
Los Altos, CA 94022

SCHEDULE

Registration/Social

8:30 a.m.

Chapter Business

8:40 a.m.

First Program

9:00 a.m.

Break

10:15 a.m.

Second Program

10:30 a.m.

Q&A

11:30 a.m.

FEES

In Advance

(postmarked by 11/5;
online by 11/8)
Everyone, **\$20**/person

At the Door

(space permitting)
Everyone, **\$25**/person
Persons under 25
(with ID), **Free**
No Refunds

More Information

Payment buys both
physical and web
attendance.

Forever ticket holders
must preregister to be
guaranteed a seat.

NO REFRESHMENTS

WILL BE PROVIDED.
Refreshments are not
available at this facility.



Marcelo Espiritu is the director of the Sourcewise Health Insurance Counseling & Advocacy (HICAP) Program. HICAP is a state-sponsored, volunteer-supported program that provides counseling to people with Medicare about their benefits, rights and options, and other health insurance-related questions.

Espiritu received state certification for Medicare HICAP counseling in 2010. Since then he has been an advocate for the elderly and individuals with disabilities who struggle with the complexity of Medicare and the myriad of options and decisions they face.

As the HICAP director, Espiritu supervises various HICAP counseling sites countywide. He is also responsible for recruiting and supervising HICAP volunteers, overseeing their counseling, outreach and community education activities.

On November 10, 2018, the AAI Silicon Valley Chapter Presents ...

MEDICARE HEALTH INSURANCE AND LONG- TERM CARE

Marcelo Espiritu

Director, Health Insurance Counseling &
Advocacy Program, Sourcewise

YOU WILL LEARN

- What Medicare is and its benefits and costs, including upcoming changes affecting Medicare beneficiaries in 2019
- About the required and optional parts of Medicare insurance, including prescription drug insurance coverage and making insurance choices
- About long-term care, Medicare and long-term care insurance

Medicare can be confusing and complicated. There is Part A & B of original Medicare, and supplemental Medigap insurance plans. There is Part D, the prescription drug insurance plan with the infamous “donut hole.” There is Part C of Medicare, called Medicare Advantage, which typically combines Parts A, B and D into one plan. There is the enrollment process, as well as a myriad of rights and rules. The Sourcewise Health Insurance Counseling & Advocacy Program (HICAP) and Marcelo Espiritu can help current and prospective beneficiaries as well as concerned relatives and caregivers unravel the nuances of Medicare insurance choices. Finally, the issue of long-term care options will be examined.



John Buckingham is editor of The Prudent Speculator investment newsletter. He also manages AI Frank Asset Management (AFAM)'s proprietary mutual funds.

Buckingham has been a part of AFAM since 1987 and is one of the company's largest shareholders. He has served as the firm's director of research since 1989 and chief portfolio manager since 1990.

Buckingham graduated magna cum laude from the University of Southern California in 1987 with a B.S. in computer science and a minor in business administration. Buckingham has appeared on numerous television and radio programs, is frequently interviewed by publications and conducts workshops at investment seminars.

VALUE INVESTING WITH DIVIDEND-PAYING STOCKS

John Buckingham

Chief Portfolio Manager, AFAM
Capital; Editor, The Prudent Speculator
newsletter

YOU WILL LEARN

- Why time in the market beats market timing
- Why dividend-paying value stocks generate excellent long-term returns
- Why patience is the virtue that results in these long-term returns

John Buckingham was dubbed the “Buffett Beater” by Fox Business News in one of his appearances on financial television. He will share his secrets to success from his over 30 years of investing experience, discussing the types of stocks that are likely to perform best in the current market environment and name his current favorite companies in which to invest. He will share perspectives that may help investors resist the urge to sell prematurely. The Prudent Speculator is #1 ranked (for long-term total return performance), by The Hulbert Financial Digest, having generated returns in excess of 17% per year in its model portfolio since its inception in March 1977.