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. We meet and order dinner from 6:00 to 6:30 p.m., and the discussion ends promptly at 9:00 p.m. We plan to webcast these SIG meetings; for details see our chapter website at www.siliconvalleyaaii.org.

INVESTING DISCUSSION GROUP

Lynn Gillette and Valerie Fitch
aaiichapter_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).

FINANCIAL PLANNING DISCUSSION GROUP

Fred Smith
fred.svaaii@gmail.com

These meetings feature informal discussions on a broad range of financial planning topics including investing, taxes, retirement planning and more. We meet on the second Wednesday of each month, from September through June. A schedule of topics is available on our chapter website at www.siliconvalleyaaii.org.

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. See http://tinyurl.com/pug8ybv for further detail on CIMI.

Future Meeting — Saturday, April 13, 2019

Topic: **CHARITABLE PLANNING IN A NEW TAX AND GIVING ENVIRONMENT**

Speaker: **Julia Reed**
Managing Director, Schwab Charitable

Topic: **BEHAVIORAL FINANCE**

Speaker: **Richard Lehman**
UC Berkeley Instructor, Author, Investment Adviser

Saturday, March 9, 2019

HOW DOES THE BUCKET STRATEGY WORK IN PRACTICE? & MORNINGSTAR'S BEST IDEAS FOR 2019 AND BEYOND

Christine Benz
Director of Personal Finance, Morningstar, Inc.

AAII Local Chapters

SILICON VALLEY **MEETINGS**

NEW LOCATION! *See inside for details*

AAII AMERICAN ASSOCIATION of INDIVIDUAL INVESTORS®

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

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Chapter Information

RESOURCES

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

Driving Directions

Our meeting location is at the Garden House at Shoup Park in Los Altos. The nearest freeway exit is Interstate 280's El Monte Exit in Los Altos. See AAII Silicon Valley website for more information and detailed driving instructions: www.siliconvalleyaaii.org.

Chapter Message

Note our new $15 advance price. Forever ticket holders will receive an adjustment at the door for pre-registering.

REGISTER ONLINE

www.siliconvalleyaaii.eventbrite.com

REGISTER BY MAIL

ADVANCE REGISTRATION FOR
Saturday, March 9, 2019

Name:______________________________

____

Email: ____________________________

Phone: (______)__________________

Family/Guest Name(s): ___________

____

____# Everyone: $______

Total Fees: $_____

Please indicate any ADA disability needs: ________________________

____

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

Mail completed form with your check (payable to AAII) 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
11:45 a.m.

FEES

In Advance
(postmarked by 3/4; online by 3/7)
Everyone, **$15**/person

At the Door
(space permitting)
Everyone, **$20**/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.

On March 9, 2019, the AAII Silicon Valley Chapter Presents ...

Christine Benz is director of personal finance for Morningstar and senior columnist for Morningstar.com. She is author of "30-Minute Money Solutions: A Step-by-Step Guide to Managing Your Finances" (Wiley, 2010).

Benz is also co-author of "Morningstar Guide to Mutual Funds: 5-Star Strategies for Success," a national bestseller published in 2003, and author of the book's second edition, which was published in 2005.

Before assuming her current role in 2008, Benz also served as Morningstar's director of mutual fund analysis. She has served as editor of several of Morningstar's publications over the years, including PracticalFinance, Morningstar Mutual Funds and Morningstar FundInvestor. She has worked as an analyst and editor at Morningstar since 1993.

HOW DOES THE BUCKET STRATEGY WORK IN PRACTICE?

Christine Benz

Director of Personal Finance, Morningstar, Inc.

YOU WILL LEARN

- How the bucket approach can help retirees source their needed in-retirement cash flows
- How to implement a bucket regimen in practice, including tax considerations, bucket "maintenance" and withdrawal-rate sustainability
- How a basic bucket portfolio would have performed since 2000

The bucket strategy for retirement portfolio planning involves building your portfolio based on your expected withdrawals from it. The overarching goal is to build enough of a bulwark in safe securities at the front end of your portfolio to ensure that you never have to spend from any asset when it's in a trough. But implementation questions abound. How much can you withdraw each year, and where should you withdraw it from? How do you maintain a bucket system on an ongoing basis, and what happens if your portfolio consists of multiple silos—traditional, taxable and Roth? Morningstar's Christine Benz talks about bucket portfolios, the benefits they offer and the challenges they pose.

MORNINGSTAR'S BEST IDEAS FOR 2019 AND BEYOND

Christine Benz

Director of Personal Finance, Morningstar, Inc.

YOU WILL LEARN

- Morningstar's criteria and systems for rating stocks, mutual funds and ETFs
- Which parts of the equity market are attractively valued and overvalued, based on Morningstar's bottom-up research
- Morningstar's best ideas for fixed income, tax planning and protection from inflation

Christine Benz will discuss Morningstar's philosophy for evaluating stocks, mutual funds and exchange-traded funds (ETFs). She'll then share the firm's current assessment of the equity market based on its bottom-up research. Which sectors, investment styles and geographies look the most attractive, and which are the most overvalued? She'll then discuss how those themes translate into specific stock, mutual fund and ETF picks. Finally, Benz will share some of her best ideas for personal finance, including tax and retirement planning.