

# **How To Begin Investing In The Financial Markets**

SEPTEMBER 10, 2015

## Just a legal note....

*Please consult your financial advisor before making any investment decisions. The views and opinions expressed in this presentation are those of Justin Kvasnicka only and do not reflect those of RetailMeNot, Inc., its subsidiaries, employees, CEO, Board of Directors, or any other way that RetailMeNot could get in trouble for this presentation....*

***“Make your money work for you rather than working  
for your money.....”***

-Justin Kvasnicka

## ***Step 1 - Open a brokerage account***

***Step 2 - Save some money to invest***

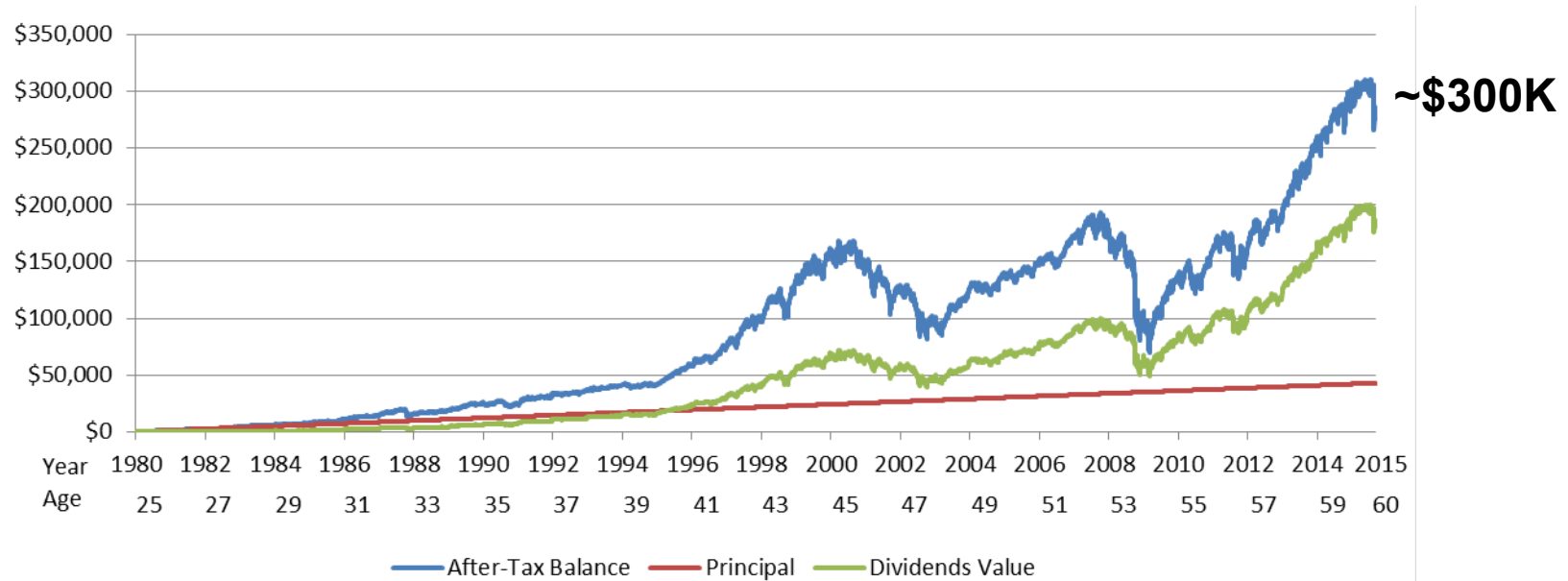
## ***Step 3 - Determine What To Invest In***

***Step 4 - Add to your investment(s) regularly***

***Step 5 - Each Year Evaluate Your Investments/  
Structure***

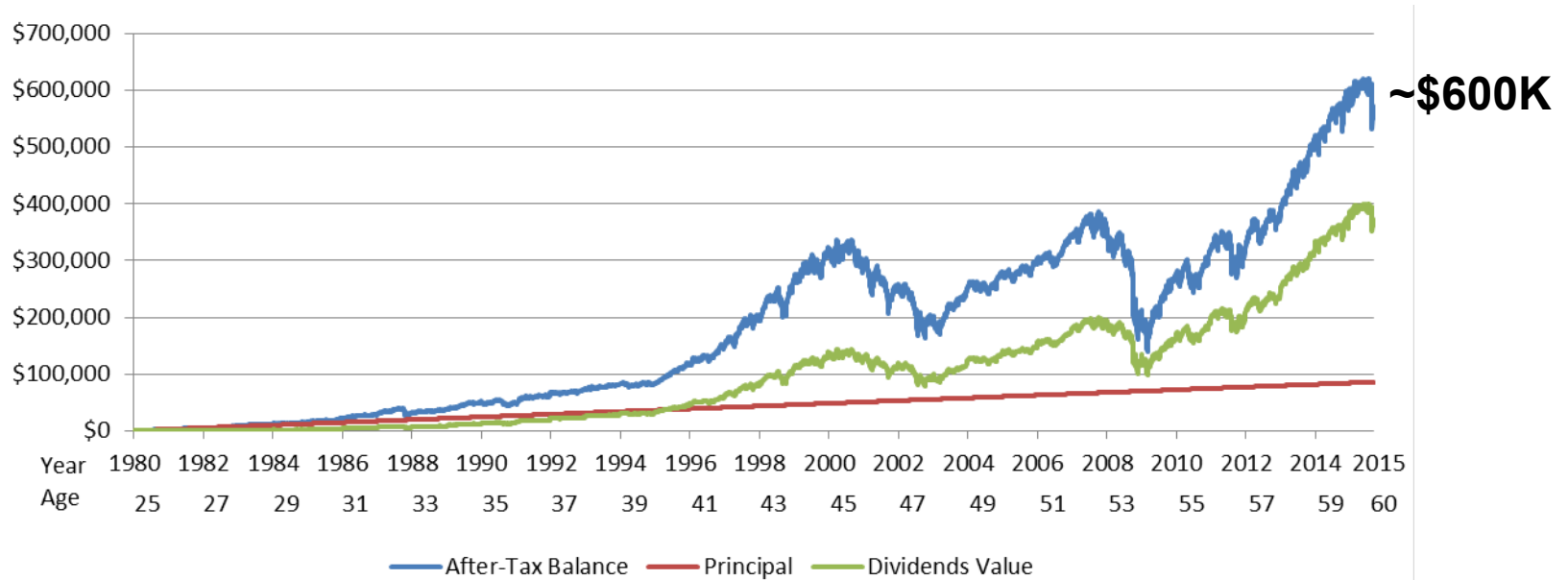


# \$100 Per Month In The S&P 500



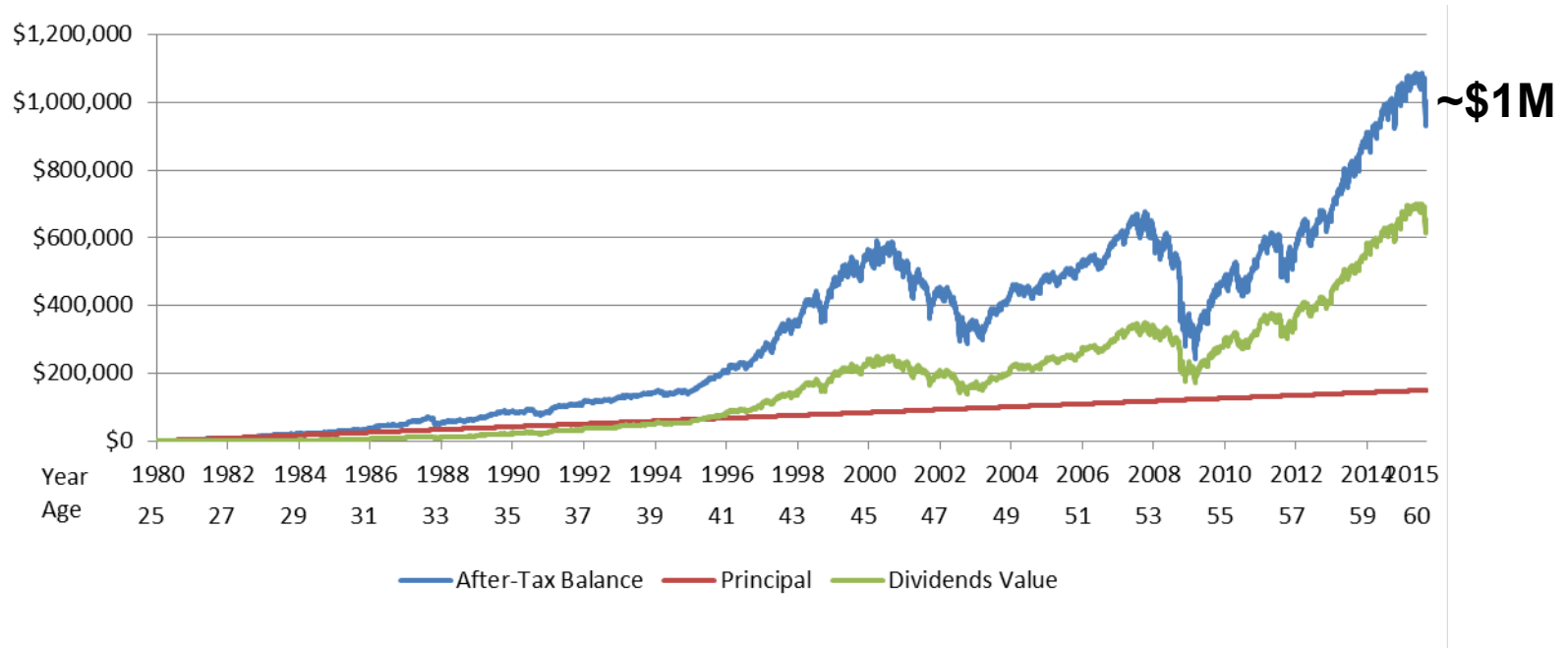
Note: Not inflation adjusted, assumes dividends are reinvested, assumes all capital gains are long-term taxed at 15% and all dividends are taxed at ordinary income tax rate of 30%

# \$200 Per Month In The S&P 500



Note: Not inflation adjusted, assumes dividends are reinvested, assumes all capital gains are long-term taxed at 15% and all dividends are taxed at ordinary income tax rate of 30%

# \$350 Per Month In The S&P 500



Note: Not inflation adjusted, assumes dividends are reinvested, assumes all capital gains are long-term taxed at 15% and all dividends are taxed at ordinary income tax rate of 30%

# Meet Pete Adeney (aka Mr. Money Mustache)

- Retired at age 30
- “...my trick was unimpressive and easily reproducible: Just spend much less than you earn and pour the difference into efficient index funds”
- Investment balance = 25x your annual spend = financial freedom
- Link to full article:  
<http://www.vox.com/2015/7/27/9023415/mr-money-mustache-retirement>