



The 3% Signal: The Investing Technique That Will Change Your Life

By Jason Kelly

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Take the stress out of investing with this revolutionary new strategy from the author of *The Neatest Little Guide to Stock Market Investing*, now in its fifth edition

In today's troubling economic times, the quality of our retirement depends upon our own portfolio management. But for most of us, investing can be stressful and confusing, especially when supposedly expert predictions fail. Enter *The 3% Signal*. Simple and effective, Kelly's plan can be applied to any type of account, including 401(k)s -- and requires only *fifteen minutes* of strategizing per quarter. No stress. No noise. No confusion.

By targeting three percent growth and adjusting holdings to meet that goal, even novice investors can level the financial playing field and ensure a secure retirement free from the stress of noisy advice that doesn't work. The plan's simple technique cuts through the folly of human emotion by reacting intelligently to price changes and automatically buying low and selling high. Relayed in the same easy-to-understand language that has made *The Neatest Little Guide to Stock Market Investing* such a staple in the investing community, *The 3% Signal* is sure to become your most trusted guide to investing success.

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Editorial Review

Review

"We often hear, and have come to believe, that models beat experts. Kelly offers the individual investor a simple, mechanical model that instills discipline, removes a lot of self-sabotaging emotion, and has a good track record. Will it continue to outperform? Actually, it just might."—**Brenda Jubin, "Reading The Markets" book review at Investing.com and ValueWalk**

From the Author

Two New Terms from the Book

3Sig: Shorthand for "The 3% Signal," both the book's title and the technique it describes.

Z-val: Shorthand introduced in *The 3% Signal* for "zero-validity forecasters" and "zero-validity environment." The latter phrase was coined by Nobel Prize winner Daniel Kahneman in his book *Thinking, Fast and Slow*, where he wrote that "stock pickers and political scientists who make long-term forecasts operate in a zero-validity environment. Their failures reflect the basic unpredictability of the events that they try to forecast." This is why stock market forecasters are proven to sport an accuracy rate of about 50 percent, same as a coin toss ... yet they continue forecasting.

Quote from the Book

"You'll discover how to check in quarterly to see whether the stock fund's growth is below target, on target, or above target, then move money in the appropriate direction between the stock fund and the bond fund. This action, using the unperturbed clarity of prices alone, automates the investment masterstroke of buying low and selling high -- with no z-val interference of any kind."

Reader Review Highlights

"3Sig is, in my opinion, a move to improve upon dollar-cost averaging and indexing. While I am oversimplifying 3Sig by saying that, and there is more to it, I think that vaguely explains the idea to the uninitiated reader. By and large, I do believe that Kelly has mostly succeeded in this improvement." -- Scott W. McMurray II

"In Kelly's model, prices tell you exactly how to adjust things so that you do buy low and sell high at given intervals -- and without deluding yourself that you can predict what the market will do." -- David G. Deutsch

"I trade options for a living (my own account). After reading the book I am now using his strategy on a portion of my portfolio. Overall, the strategy is good for the passive investor or full time trader. If anyone is skeptical, you may like to know that I have backtested Kelly's 3% strategy versus many other strategies (Covered Calls, Selling Puts, etc) and his strategy constantly outperforms over the long run." -- John Wilson

"This is the one and only book I recommend relative to equities because, frankly, it's perfect. You quit listening, and start managing. Systematically. Four times per year. Meanwhile, you spend your newfound time on the rest of your life and leave your money stress behind." -- Lovelee

"I finally feel that I have near mechanical answers to philosophical questions that have confounded me, such as: If you want to buy low and sell high, how do you know when to sell? (The answer comes primarily from running a simple calculation once every quarter, with notable exceptions that dictate when you should just sit on your hands and wait.) No need to be concerned about whether we're headed for a bull or a bear market; all that matters is what happened this past quarter. Just rebalance your accounts, and move on. ... As I followed his reasoning behind each piece of the plan, he presciently anticipated and squashed almost every objection as they occurred to me." -- Jamie Low

"I'm currently running the plan in my 401(k) and IRA accounts. Having just finished my first quarterly rebalance of the plan in both accounts I must say that, for the first time in my investing life, I felt in control of my retirement savings!"-- Rick George

From the Back Cover

"What the experts don't want you to know ... is that prices are all that matter. Ideas count for nothing; opinions are distractions. The only thing that matters is the price of an investment and whether it's below a level indicating a good time to buy or above a level indicating a good time to sell. We can know that level."
-- **JASON KELLY, *The 3% Signal***

Users Review

From reader reviews:

Raymond Custer:

The e-book untitled *The 3% Signal: The Investing Technique That Will Change Your Life* is the reserve that recommended to you to learn. You can see the quality of the book content that will be shown to you actually. The language that creator use to explained their way of doing something is easily to understand. The article author was did a lot of exploration when write the book, therefore the information that they share to you personally is absolutely accurate. You also could possibly get the e-book of *The 3% Signal: The Investing Technique That Will Change Your Life* from the publisher to make you a lot more enjoy free time.

Kevin Ostby:

People live in this new day of lifestyle always aim to and must have the time or they will get great deal of stress from both everyday life and work. So , once we ask do people have free time, we will say absolutely of course. People is human not really a robot. Then we ask again, what kind of activity have you got when the spare time coming to anyone of course your answer may unlimited right. Then do you ever try this one, reading guides. It can be your alternative in spending your spare time, often the book you have read is usually *The 3% Signal: The Investing Technique That Will Change Your Life*.

Maribel Davenport:

The 3% Signal: The Investing Technique That Will Change Your Life can be one of your basic books that are good idea. We recommend that straight away because this publication has good vocabulary that will increase your knowledge in words, easy to understand, bit entertaining but still delivering the information. The article writer giving his/her effort to place every word into joy arrangement in writing *The 3% Signal: The Investing Technique That Will Change Your Life* although doesn't forget the main place, giving the

reader the hottest along with based confirm resource details that maybe you can be one of it. This great information can easily drawn you into brand new stage of crucial thinking.

Leigh Grayer:

Are you kind of hectic person, only have 10 as well as 15 minute in your morning to upgrading your mind skill or thinking skill possibly analytical thinking? Then you are experiencing problem with the book when compared with can satisfy your short period of time to read it because all this time you only find book that need more time to be learn. The 3% Signal: The Investing Technique That Will Change Your Life can be your answer mainly because it can be read by a person who have those short free time problems.

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