

The logo for Stockpot Investing Club features the word "stockpot" in a large, bold, green, lowercase sans-serif font. Below it, "INVESTING CLUB" is written in a smaller, bold, green, uppercase sans-serif font. To the right of "INVESTING CLUB", the words "PORTLAND, OR" are written in a smaller, green, uppercase sans-serif font. The text is set against a background of thin, green, wavy lines that sweep across the top of the page.

**stockpot**  
**INVESTING CLUB** PORTLAND, OR



## **Meeting 1: Investing Basics**

*Sunday, June 29 · 12 - 1:30pm PDT*  
*North Portland Library - Large Community Room 2A*

# Agenda

1. Introductions
2. Topic overview
3. Guest presentation
4. Kahoot
5. Discussion + Q&A
6. Network





## Lia de Queiroz, *founder*

- ★ UP graduate, Environmental Policy
- ★ Professional generalist
  - Program development
  - Operations
  - Comms
  - Admin
- ★ **VERY** new to investing!





## **Jennifer Estner, *guest speaker***

- ★ Financial investment professional
- ★ Associate Portfolio Manager, Coldstream
- ★ Columbia graduate, PhD German Lit.
- ★ Former business owner
- ★ 6 years working in investment management



# Topic overview

Investing Basics (*stupid questions welcome!*)

- ★ Why invest?
- ★ What to invest
- ★ What you can buy
- ★ How to access investment products
- ★ What to consider when choosing investments
- ★ How to choose an investment strategy



# Why invest?

What are your goals? \*Know thyself\*

- ★ Retirement
- ★ Future purchases (e.g., house, car)
- ★ Education (i.e., for you or your children)
- ★ Generally have more money
- ★ Financial independence

Ask questions as  
you have them!



# What to invest

Ask questions as  
you have them!

Questions to consider:

- ★ Where is your investment money coming from?
- ★ Are your basic budgetary needs met?
- ★ Is there a percentage of your monthly income that you can invest?
- ★ Are you taking on debt in order to invest?



# What you can buy

Ask questions as  
you have them!

Investment product fundamentals:

**Stock:** a share of a company

**Bond:** a loan of money to a company for a set interest rate

**Mutual Fund:** a basket of stocks or bonds

**ETF (Exchange-Traded Fund):** a basket of stocks or bonds

**Money-market fund / high-yield savings account:** get paid to park your money

**Bonus vocab:** index, active vs passive funds, target-date funds, compound interest



# How to access investment products

Ask questions as  
you have them!

- ★ Brokerage Accounts (earnings are taxable)
- ★ Retirement Accounts: IRAs, Roth IRAs, 401(k) accounts (earnings are tax-deferred or tax-free)
- ★ Many large and small investment companies offer retail brokerage and retirement accounts:
  - ★ Vanguard, Schwab, eTrade, etc.
  - ★ Robinhood, Betterment, SoFi



# What to consider when choosing investments

- ★ Focus on YOUR GOALS
  - ★ Long term vs short term
  - ★ Risk tolerance
  - ★ Time required to manage your investment portfolio
- ★ Pay attention to investment cost
- ★ Consider risk and return, volatility, timing
- ★ Historical return patterns on different investment products

Ask questions as  
you have them!



# Key Asset Classes Annual Returns

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>5.52%</b> Large cap growth	<b>26.56%</b> Small cap stocks	<b>27.44%</b> Large cap growth	<b>1.82%</b> Cash	<b>31.93%</b> Large cap value	<b>33.47%</b> Large cap growth	<b>46.19%</b> Real estate	<b>1.52%</b> Cash	<b>30.03%</b> Large cap growth	<b>36.07%</b> Large cap growth
<b>4.68%</b> Real estate	<b>20.74%</b> Mid cap stocks	<b>27.19%</b> International stocks	<b>0.01%</b> Investment grade bonds	<b>31.49%</b> Large cap stocks	<b>18.40%</b> Large cap stocks	<b>32.01%</b> Large cap growth	<b>-5.22%</b> Large cap value	<b>26.29%</b> Large cap stocks	<b>25.02%</b> Large cap stocks
<b>1.38%</b> Large cap stocks	<b>17.40%</b> Large cap value	<b>21.83%</b> Large cap stocks	<b>-0.01%</b> Large cap growth	<b>31.13%</b> Large cap growth	<b>13.66%</b> Mid cap stocks	<b>28.71%</b> Large cap stocks	<b>-11.19%</b> High yield bonds	<b>22.23%</b> Large cap value	<b>13.93%</b> Mid cap stocks
<b>0.55%</b> Investment grade bonds	<b>17.13%</b> High yield bonds	<b>16.24%</b> Mid cap stocks	<b>-2.08%</b> High yield bonds	<b>29.01%</b> Real estate	<b>11.29%</b> Small cap stocks	<b>26.82%</b> Small cap stocks	<b>-13.01%</b> Investment grade bonds	<b>16.44%</b> Mid cap stocks	<b>12.29%</b> Large cap value
<b>0.03%</b> Cash	<b>11.96%</b> Large cap stocks	<b>15.36%</b> Large cap value	<b>-2.15%</b> International bonds	<b>26.20%</b> Mid cap stocks	<b>10.65%</b> International stocks	<b>24.90%</b> Large cap value	<b>-13.06%</b> Mid cap stocks	<b>16.05%</b> Small cap stocks	<b>8.70%</b> Small cap stocks
<b>-1.97%</b> Small cap stocks	<b>6.89%</b> Large cap growth	<b>13.23%</b> Small cap stocks	<b>-2.22%</b> Real estate	<b>22.78%</b> Small cap stocks	<b>10.11%</b> International bonds	<b>24.76%</b> Mid cap stocks	<b>-16.00%</b> International stocks	<b>15.62%</b> International stocks	<b>8.19%</b> High yield bonds
<b>-2.18%</b> Mid cap stocks	<b>4.50%</b> International stocks	<b>10.85%</b> Real estate	<b>-4.38%</b> Large cap stocks	<b>21.51%</b> International stocks	<b>7.51%</b> Investment grade bonds	<b>7.82%</b> International stocks	<b>-16.10%</b> Small cap stocks	<b>13.45%</b> High yield bonds	<b>5.53%</b> International stocks
<b>-3.13%</b> Large cap value	<b>3.39%</b> Real estate	<b>10.51%</b> International bonds	<b>-8.48%</b> Small cap stocks	<b>14.32%</b> High yield bonds	<b>7.11%</b> High yield bonds	<b>5.28%</b> High yield bonds	<b>-18.11%</b> Large cap stocks	<b>12.36%</b> Real estate	<b>5.32%</b> Cash
<b>-4.47%</b> High yield bonds	<b>2.65%</b> Investment grade bonds	<b>7.50%</b> High yield bonds	<b>-8.95%</b> Large cap value	<b>8.72%</b> Investment grade bonds	<b>1.36%</b> Large cap value	<b>0.04%</b> Cash	<b>-18.70%</b> International bonds	<b>5.72%</b> International bonds	<b>5.23%</b> Real estate
<b>-5.66%</b> International stocks	<b>1.49%</b> International bonds	<b>3.54%</b> Investment grade bonds	<b>-11.08%</b> Mid cap stocks	<b>5.09%</b> International bonds	<b>0.54%</b> Cash	<b>-1.54%</b> Investment grade bonds	<b>-26.13%</b> Real estate	<b>5.53%</b> Investment grade bonds	<b>1.25%</b> Investment grade bonds
<b>-6.02%</b> International bonds	<b>0.26%</b> Cash	<b>0.82%</b> Cash	<b>-14.20%</b> International stocks	<b>2.21%</b> Cash	<b>-2.17%</b> Real estate	<b>-7.05%</b> International bonds	<b>-29.41%</b> Large cap growth	<b>5.14%</b> Cash	<b>-4.22%</b> International bonds

Source: Morningstar

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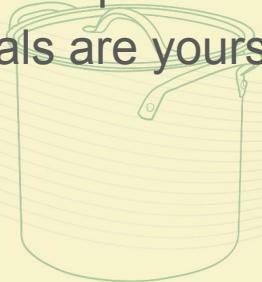
# How to choose an investment strategy

There are many sources of advice and recommendations - but no crystal balls!

- ★ Financial advisors
- ★ Robo-advisors
- ★ Financial news
- ★ Reddit
- ★ Peers

Ask questions as  
you have them!

Trust your own intelligence. If you don't understand an investment, ask questions. If you still don't understand, walk away. And remember that your goals are yours, and may be different from the next person's.



Discussion time!



# Contact

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# Next steps

## ★ Meeting #2:

- ★ **Date:** Sunday, July 20th, 12:30 - 2:00 PM
- ★ **Location:** North Portland Library - Large Community Room 2A
- ★ **Speaker:** Zoë-Jordan Oketch-Oduwo, *financial analyst*
- ★ **Topic:** TBD
- ★ Slack channel to share tips, insights, news, and questions



## Speaker Interest Form



## Member Feedback Survey

