Welcome to the Group!

WHAT TO DO NEXT

Now that you are in the Community portal…

1. Disclaimer Reminder (full disclaimer is attached to the Course List):

- ☐ As a reminder: the Wealth Builders Mastermind Group is for **informational purposes**; for YOU to learn the ins/outs of the Stock Market from Jay Snead's knowledge & experience
- ☐ This Group is for MEMBERS ONLY. Others are NOT to have Access to the Community/Courses/Live Sessions. Spouses in the household are considered members also.
- ☐ You're paying for the course lessons, WhatsApp & Podia Community access, and any live/Q&A Sessions
  - Full Access for up to 30-days
- ☐ Any/all stock tips are **suggestions** and are periodically added to WhatsApp (The Professor's Inner Circle-*new 2025*) or announced during the Lives https://chat.whatsapp.com/K7fn7NTxvYfH2UWdXhqyGj
- ☐ You are highly encouraged to do your own research before making, buying and/or selling YOUR stock. Jay & Staff give suggestions!!!!
- ☐ **The stock market goes up & down daily**…you can make money—BUT—you could **lose money**! Know your risk tolerance and SET goals

2. SoFi Brokerage Account

- ☐ You must fund a Brokerage Account to trade stocks
- ☐ Contact **who referred you** to the group or use this **REFERRAL CODE** from Linda Johnson (850-259-7564) to make your SoFi account. **https://www.sofi.com/invite/invest?gcp=8a877cea-b1ac-463c-b884-14ae124e4b76&isAliasGcp=false**
- ☐ By using this Code you will receive a **FREE $25 STOCK** (Note: your free stock will show up in 14 days after you fund your account with a minimum of $25)
- ☐ SoFi is the bank Jay uses and recommends. If you already have a brokerage acct you like—there's no requirement to switch, or to use SoFi at all
- ☐ **Connecting a funding source** to the SoFi brokerage account could take **up to 5 days.** This is a SoFi security policy
- ☐ Here's SoFi's # **855-456-7634**, feel free to call them w/your questions
- ☐ **Prepare before** you start your SoFi account:
  - Know your Free stock pick (it may only buy a fraction of a stock) – **NVDA or SOFI** are some stock picks, if you don't have another in mind
  - You will have to provide personal info; like other bank accounts do

    - Questions asked: trusted agent, Share lending & Cash Sweep are Pre-selected Options that you could unselect/***opt out** of until you do research to understand these--later*
    - Once the Account is set up:
        - Have your banking source routing & account info handy
        - Decide the deposit amount you want to make-minimum $25; *put more if you want to start trading right away*
- ☐ To name a Beneficiary on your Brokerage account—you must call SoFi and ask a for the Transfer on Death (TOD) Form.
    - They will send it to you via secure email for you to complete/sign/scan back securely. DO THIS ASAP.
    - Trusted agent is not the Beneficiary!
    - Beneficiaries need to be added to ANY Checking/Savings/IRA accounts as well. Check with all of your financial institutions to make sure you have beneficiaries *(just a helpful tip)*.
- ☐ Preview the **SoFi Site**:
    - **Home Page**: 1) Click the top left Rewards "diamond" and join to accrue points—10% of the points equate to dollars. 2) Top right 'the bell' shows Notifications about your accounts & stocks
    - **Go to Invest**: 1) 'Search' by stock code/ticker or spell out and select to open. 2) 'Refer' is Your referral link for others you tell about SoFi. 3) Scroll mid-page "click" the box if you want dividends to buy more of that stock.

> Grow your holdings over time by automatically reinvesting your cash dividends in the same stock or ETF **Get Started**

3. DO THE COURSES/LESSONS

- ☐ They are for any stock level of understanding – the 3 courses currently cost $99 for 30 days
- ☐ This is the whole purpose of the group—to get the stock market understanding—this is a MASTERMIND Group for learning & sharing
- ☐ ***Trust that if you don't put in the work to learn—you will be guessing at your investments.*** Success depends on getting an understanding & making wise choices
- ☐ Note that the status of some of the stocks mentioned in the videos may have changed—CAUTION...do not just go buy a stock because it is mentioned in the course videos—research their current status first!!
- ☐ You will have **30 days FULL ACCESS** to the Community which houses the **Courses,** Recorded Meetings & more

4. Live Sessions

- ☐ Tune in to any live sessions that are offered; most include Q&A opportunities

- ☐ These will normally be on Thursdays 7pm Eastern/6pm Central. The Zoom/Webinar links will be provided thru the WB WhatsApp Community – The Professor's Inner Circle; normally the day of the Session
- ☐ Orientation Sessions and MASTERMIND MEETUP/Breakout Groups are periodically scheduled for more opportunities to increase stock market knowledge with like-minded investors. All members will be assigned to a Level based on their Wealth Builders Group experience & criteria (listed in the Community)—Starter/Stepper/Savvy/Scholar/Strategist

5. Community Site-Podia (open to you 24/7)

- ☐ This is a **MASTERMIND** Group – your inputs are important
- ☐ Get familiar with the Community site; **Scroll through past posts/podcasts/etc--**See what is available
- ☐ Even add a **Testimony** on the Site in **Stock Notes** (that's the general info area). Feedback is welcomed!
- ☐ To post a link or document type a **"/"** to bring up those options
- ☐ **Note**: Updates+ will come from the **WB Whatsapp Community**–The Professor's Inner Circle/Wealthbuilder General. JOIN ASAP to say abreast. https://chat.whatsapp.com/K7fn7NTxvYfH2UWdXhqyGj

6. Subscription Service

- ☐ The month **after your 30-day Full Access period**; you can continue with the Group (with full access) for **$30 per month**.
- ☐ *Here is the **QR Code** to start/renew your WB Subscription. Set a reminder to subscribe to keep your membership active.*

7. Stocks

- ☐ Jay recommends 5 **or less** stocks for Starter Level investors--until you get your footing and/or finish the Video Courses. Remember the market has risks...tremendously reduce your risks by getting an understanding of the market. Again, you have to develop your strategy and know your **risk tolerance** too. Are you conservative, risk-taker or in between?
- ☐ **Marketbeat.com** (https://www.marketbeat.com) This is a Free service.
- ☐ **Stock Term List** is attached below

8. Share with others

- ☐ **Don't decide someone else's financial future... send them to wealthbuildersmastermindgroup.com**
- ☐ Share **your SoFi referral code** whether they join the group or not

Make your Goals, Develop your Strategy, Know your Risk Tolerance and Develop a Millionaire Mindset & Millionaire Habits.

Let's Enjoy the Journey!

Questions? Contact Linda Johnson @ (850) 259-7564

Stock Market Term List *provided for the*

Wealth Builders Mastermind Group (WBMMG)

Disclaimer: These terms have been gathered from various sources, such as Google Search and ChatGPT. Use for Informational Purposes; do your own research, as you deem necessary.

1. **52-Week High**: The highest price at which a stock has traded over the past 52 weeks. This metric is often used by investors to gauge the recent performance and potential volatility of a stock.
2. **52-Week Low**: The lowest price at which a stock has traded over the past 52 weeks. This metric is often used by investors to assess the recent performance and potential downside risk of a stock.
3. **Averaging Down:** This is when an investor buys more of a stock as the price goes down. This results in a decrease of the average price at which the investor purchased the stock.
4. **Bear Market**: a downward trend in financial markets, indicating a weakening economy and a loss of investor confidence.
5. **Beta:** A measurement of the relationship between the price of a stock and the movement of the whole market. If stock XYZ has a beta of 1.5, that means that for every 1 point move in the market, stock XYZ moves 1.5 points and vice versa. The greater the number, the more volatile the stock.
6. **Blue Chip Stocks**: Stocks of large, well-established companies with a history of stable earnings and dividends. Example: Apple Inc. (AAPL) and Microsoft Corporation (MSFT).
7. **Broker**: A licensed intermediary who executes buy and sell orders on behalf of clients in exchange for a commission or fee. Example: Charles Schwab, TD Ameritrade, E*TRADE.
8. **Brokerage Account**: A financial account opened with a brokerage firm that allows investors to buy and sell securities, such as stocks, bonds, and mutual funds. Example: SoFi.
9. **Bull Market**: A market condition marked by rising stock prices, typically accompanied by investor optimism and confidence.
10. **Buy**: Means to take a position or to buy shares in a company.
11. **Cash Sweep**: A process used by brokerage firms to move excess cash in a client's account into a money market fund or other interest-bearing account to maximize returns. Example: When a brokerage automatically transfers un-invested cash from a client's account into a higher-interest money market fund.
12. **Day Trade Requirement**: A regulatory requirement that defines the minimum amount of equity that must be maintained in a brokerage account for day trading activities. Example: Pattern Day Trading rule in the United States, which requires accounts to maintain a minimum balance of $25,000. (See Pattern Day Trading)
13. **Disclaimer:** notifies users that an entity will not be held responsible for damages arising from the use of information, products, or services. **WBMMG is for information only** and it has an extensive disclaimer that is required reading for understanding for anyone using information shared under the group name.
14. **Diversification:** A risk management strategy that involves spreading investments across different asset classes, industries, and geographical regions to reduce exposure to any single investment or risk. Example: Investing in stocks, bonds, real estate, and commodities to diversify a portfolio.
15. **Dividend**: A portion of a company's earnings distributed to its shareholders, usually in cash, on a regular basis.
16. **Dow Jones**: The Dow Jones Industrial Average, a stock market index that measures the stock performance of 30 large companies listed on stock exchanges in the United States.
17. **Earnings Call**: A conference call hosted by a public company's management team to discuss its financial results for a specific period, provide updates on business operations, and answer questions from analysts and investors.
18. **ETF (Exchange-Traded Fund)**: A type of investment fund and exchange-traded product that tracks the performance of a specific index, commodity, sector, or asset class. Ex: SPDR S&P 500 ETF (SPY).
19. **Exchange**: A marketplace where securities, commodities, derivatives, and other financial instruments are traded.

20. **Ex-Dividend Date**: The date on or after which a security trades without a previously declared dividend. Investors who purchase the stock on or after the ex-dividend date will not receive the upcoming dividend payment.
21. **Extended Hour Trading (SoFi)**: Only Limit Orders; currently available via SoFi mobile app only until 8pm ET.
22. **Fear & Greed: Index was developed by CNN Business to measure how emotions influence how much investors are willing to pay for stocks.**
23. **Good-Til-Cancelled Order**: A GTC order means that your order stands until you cancel it and it will be executed whenever the stock comes to your price - even if that's months down the road.
24. **Heat Map**: Stock prices fluctuate daily, and a heat map provides an investor with a visual representation of these fluctuations at a glance through different shades of colors. Green represents positive/red negative changes.
25. **Hyper-growth Strategy**: An investment strategy focused on investing in companies that are experiencing rapid and substantial growth in revenue and earnings. These companies often reinvest earnings into further expansion rather than paying dividends. Example: Investing in emerging technology companies with high revenue growth rates.
26. **Index**: A statistical measure of the performance of a group of stocks representing a particular market sector or the overall market. Example: S&P 500 and NASDAQ Composite.
27. **IRA**: Individual Retirement Account, is a type of savings account designed to help individuals save for retirement with tax advantages. There are several types of IRAs. Each type of IRA has its own eligibility requirements, contribution limits, and tax implications, so individuals should carefully consider their options and consult with a financial advisor to determine the best IRA strategy based on their individual circumstances, retirement goals and that IRS requirements are being met.
28. **Initial Public Offering (IPO)**: The first sale of stock by a company to the public, marking its transition from private to public ownership.
29. **Limit Order**: An order to buy or sell a security at a specified price or better. Unlike a market order, which is executed immediately at the current market price, a limit order is only executed if the market price reaches the specified limit price.
30. **Liquidity**: The ease with which an asset can be bought or sold in the market without significantly affecting its price.
31. **Margin Account**: A brokerage account in which the broker lends the customer cash to purchase securities, using the securities in the account as collateral. This allows investors to leverage their investments and potentially amplify returns, but it also increases the risk of losses.
32. **Market Capitalization**: The total value of a company's outstanding shares of stock.
33. **Market Order**: A buy or sell order to execute a trade at the current market price.
34. **MarketBeat.com**: A financial media company providing investment research, stock market news, analysis, and ratings to individual investors.
35. **Mastermind Group**: A peer-to-peer mentoring concept used to help members solve their problems with input and advice from the other group members. In investing, it can involve sharing strategies, discussing market trends, and providing support to achieve financial goals.
36. **Millionaire Mindset**: A set of attitudes, beliefs, and behaviors that contribute to financial success and wealth accumulation. Example: Focusing on long-term growth, being disciplined with spending and investing, and continuously seeking opportunities for learning and improvement.
37. **NASDAQ**: A global electronic marketplace for buying and selling securities, especially stocks of technology companies and other growth-oriented sectors.
38. **Options**: Financial derivatives that give the buyer the right, but not the obligation, to buy or sell an underlying asset at a predetermined price within a specified time period. Example: Call and put options on individual stocks or indexes. *WBMMG does not use this type of trading.*
39. **Passive**: An investment strategy that aims to maximize returns by minimizing buying and selling, typically by tracking a market index or using buy-and-hold strategies.
40. **Pattern Day Trading**: A regulatory designation for traders who execute four or more day trades within five business days in a margin account, subjecting them to additional requirements and restrictions.
41. **Peeling off Profits**: Rather than selling off the entire stock, reduce your stock/stock position by taking just your unrealized gains—leaving any remaining stock or portion of stock for future gains.

42. **Portfolio**: A collection of investments owned by an individual or institution, including stocks, bonds, mutual funds, and other assets.
43. **Relative Strength Indicator (RSI)**: A momentum oscillator that measures the speed and change of price movements, indicating overbought or oversold conditions in a security.
44. **Risk Tolerance**: An investor's willingness and ability to endure fluctuations in the value of their investments in pursuit of higher returns. Example: A conservative investor may have a low risk tolerance and prefer stable, low-risk investments, while an aggressive investor may have a high risk tolerance and be willing to accept greater volatility for the potential of higher returns. (Everyone's tolerance is different; it's influenced by multiple factors, including your time horizon, your knowledge of the markets and your financial goals)
45. **S&P 500**: The Standard & Poor's 500, a market-capitalization-weighted index of 500 of the largest publicly traded companies in the United States.
46. **Santa Claus Rally**: the tendency for stock markets to rise in the last trading week of December and the first two trading days of the New Year.
47. **Sectors**: a group of stocks that have a lot in common with each other, usually because they are in similar industries; makes it easier to compare which stocks are making the most money. There are 11 sectors.
48. **Sell**: Getting rid of the shares that you purchased, either because you've achieved your profit goal or because you want to cut your losses.
49. **Share Lending**: A process in which securities held in a brokerage account are lent out to other investors or institutions in exchange for a fee. This allows investors to earn additional income on their investments. Example: A brokerage firm may lend out shares of a stock from a client's account to short sellers, who borrow the shares with the expectation that the stock price will decrease.
50. **Short Interest**: The total number of shares of a security that have been sold short by investors but have not yet been covered or closed out. Short interest is often used as a measure of investor sentiment, with high short interest potentially indicating bearishness and low short interest potentially indicating bullishness.
51. **SoFi**: Social Finance, Inc., a finance company that offers a range of financial products and services, including lending, investing, and money management. SoFi is an FDIC-insured, nationally chartered bank. Official bank of the NBA, WNBA, USA Basketball and the NBA2K League.
52. **Stock**: A type of security that represents ownership in a corporation, entitling the holder to a proportionate share of the company's assets and profits.
53. **Stock Sectors**: Categories of stocks grouped together based on their business activities and industries, such as technology, healthcare, energy, and consumer goods.
54. **Strategy**: A plan or approach for achieving specific financial goals through investment decisions and actions. Example: Value, growth, and dividend investing are common investment strategies.
55. **Tax Liabilities**: Taking profits can produce a tax liability, depending on the vehicle (brokerage/IRA…) you are using. (Module 6 helps explain)
56. **Ticker Symbol**: A unique series of letters assigned to a security for trading purposes, used to identify the stock on an exchange. Example: MU=Micron, CMG-Chipotle, SOUN-Soundhound.
57. **Volatility**: A measure of the degree of variation in the price of a financial instrument over time, indicating the level of risk associated with the investment.
58. **Wash Rule**: A regulation that prohibits investors from claiming a tax deduction for a security sold in a wash sale, defined as selling a security at a loss and repurchasing the same security, or one substantially identical, within 30 days before or after the sale.
59. **Wealth Builder**: A financial strategy or product designed to help individuals accumulate wealth over time through saving, investing, and smart financial management. This can include retirement accounts, investment portfolios, real estate investments, and other assets and strategies.
60. **Yield**: The measure of the return on an investment that is received from the payment of a dividend.
61. **YieldMax ETF**: Based on Options Traders trading stock that pays dividends–some very high dividends. Some established in 2022. Get more information before investing! yieldmaxetfs.com