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

By Jason Kelly



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**The 3% Signal: The Investing Technique That Will Change Your Life** By Jason Kelly

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:**

**Micah Stahlman:**

This *The 3% Signal: The Investing Technique That Will Change Your Life* book is just not ordinary book, you have after that it the world is in your hands. The benefit you will get by reading this book is actually information inside this guide incredible fresh, you will get data which is getting deeper you actually read a lot of information you will get. This specific *The 3% Signal: The Investing Technique That Will Change Your Life* without we know teach the one who studying it become critical in thinking and analyzing. Don't end up being worry *The 3% Signal: The Investing Technique That Will Change Your Life* can bring whenever you are and not make your bag space or bookshelves' come to be full because you can have it in the lovely laptop even cell phone. This *The 3% Signal: The Investing Technique That Will Change Your Life* having fine arrangement in word and also layout, so you will not truly feel uninterested in reading.

**Theresa Pepper:**

Information is provisions for people to get better life, information presently can get by anyone from everywhere. The information can be a information or any news even a huge concern. What people must be consider when those information which is inside former life are hard to be find than now could be taking seriously which one is acceptable to believe or which one the resource are convinced. If you find the unstable resource then you understand it as your main information we will see huge disadvantage for you. All of those possibilities will not happen inside you if you take *The 3% Signal: The Investing Technique That Will Change Your Life* as the daily resource information.

**Roberta Nieves:**

People live in this new day time of lifestyle always try to and must have the extra time or they will get great

deal of stress from both lifestyle and work. So , whenever we ask do people have extra time, we will say absolutely yes. People is human not only a robot. Then we ask again, what kind of activity are there when the spare time coming to an individual of course your answer will certainly unlimited right. Then ever try this one, reading textbooks. It can be your alternative throughout spending your spare time, often the book you have read will be The 3% Signal: The Investing Technique That Will Change Your Life.

**Fred Nelson:**

Reading can called mind hangout, why? Because if you are reading a book particularly book entitled The 3% Signal: The Investing Technique That Will Change Your Life your head will drift away trough every dimension, wandering in every aspect that maybe unknown for but surely might be your mind friends. Imaging just about every word written in a e-book then become one application form conclusion and explanation which maybe you never get prior to. The The 3% Signal: The Investing Technique That Will Change Your Life giving you a different experience more than blown away your head but also giving you useful facts for your better life in this particular era. So now let us demonstrate the relaxing pattern here is your body and mind is going to be pleased when you are finished examining it, like winning an activity. Do you want to try this extraordinary paying spare time activity?

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