The Only Investment Checklist You Need

A Data-Driven System for DIY Investors





Your job is not to **predict the future.**

Stop trying to be a macro-economist. You are not the CEO of Microsoft or Meta. Your only job as an investor is to "hire" a board of directors capable of doing one specific thing: making the stock price go up.



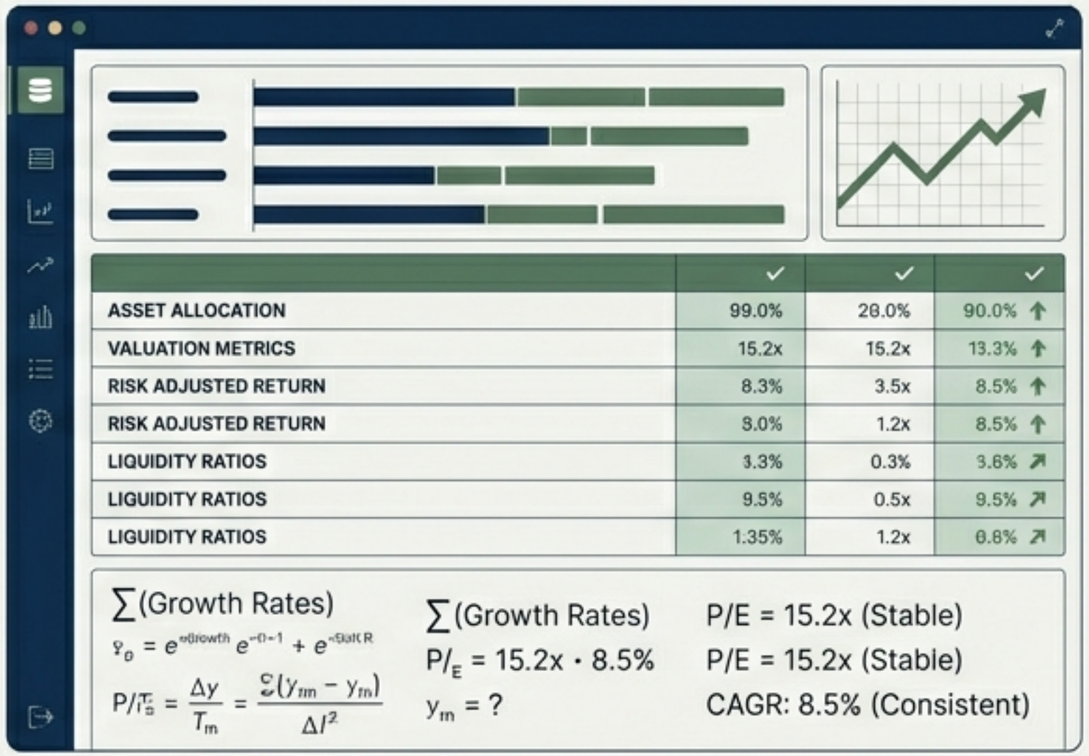
News is designed to make you trade.
Data is designed to **make you wealthy.**

Narratives give you a million reasons to panic-sell or impulse-buy. Ignore them.
Institutional wealth is built on specific, verifiable data points, not headlines.

The Narrative Trap



The Data Reality



	✓	✓	✓
ASSET ALLOCATION	99.0%	28.0%	90.0% ↑
VALUATION METRICS	15.2x	15.2x	13.3% ↑
RISK ADJUSTED RETURN	8.3%	3.5x	8.5% ↑
RISK ADJUSTED RETURN	3.0%	1.2x	8.5% ↑
LIQUIDITY RATIOS	3.3%	0.3%	3.6% ↗
LIGUIDITY RATIOS	9.5%	0.5x	9.5% ↗
LIGUIDITY RATIOS	1.35%	1.2x	0.6% ↗

$\sum$(Growth Rates)

$$P/E = \frac{\Delta y}{T_m} = \frac{\sum(y_m - y_m)}{\Delta I^2}$$

$\sum$(Growth Rates)

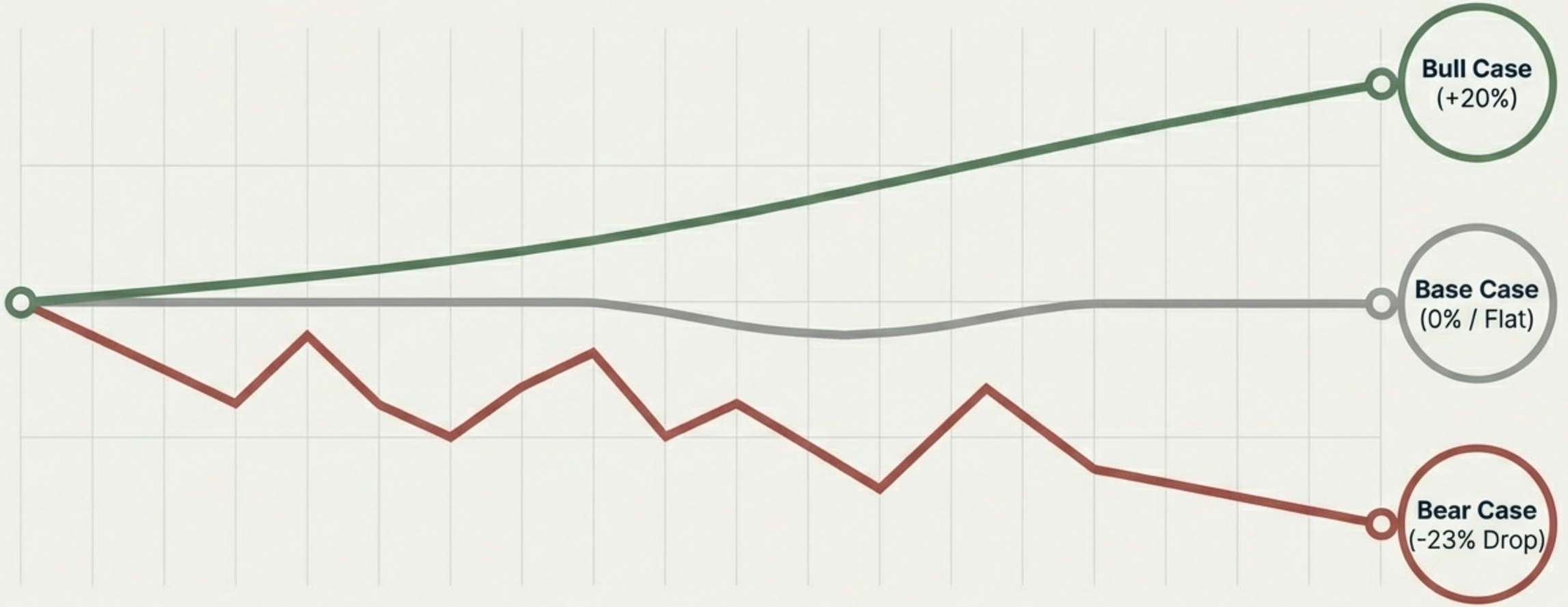
$P/_E = 15.2x \cdot 8.5\%$

$y_m = ?$

P/E = 15.2x (Stable)
P/E = 15.2x (Stable)
CAGR: 8.5% (Consistent)

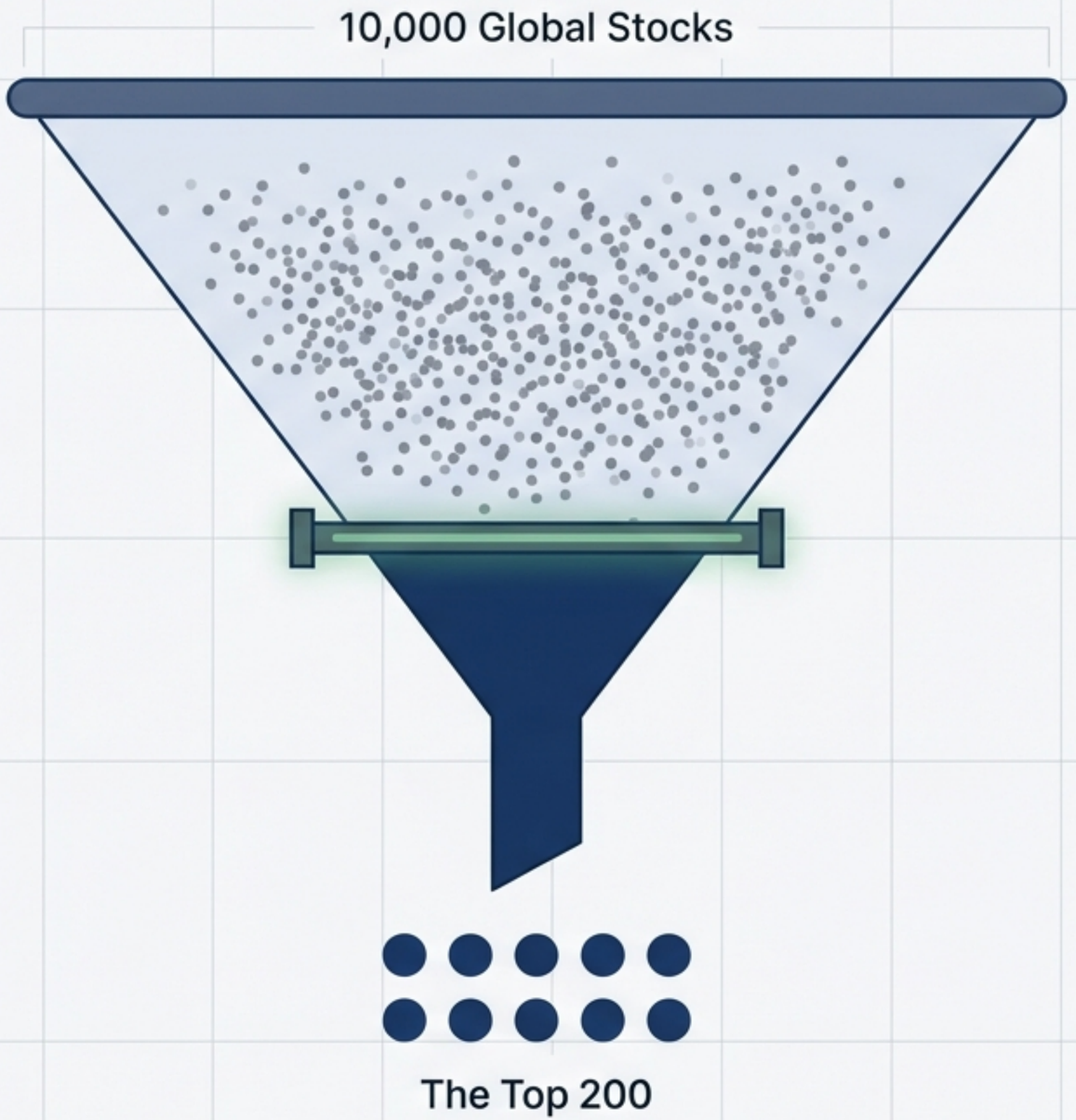
We cannot predict the market, so we must rely on a system.

The market will follow one of these three paths this year. Because we do not have a crystal ball, our strategy relies on a strict decision-making process: buy cautiously, hold steadfastly, or sell only when the data demands it.



The quantitative filter eliminates 98% of the noise.

We do not pick stocks based on hunches or sectors. We run 10,000 global listed equities through a cold, hard mathematical filter to isolate the 200 best-performing “money-making factories.”



The ultimate stock selection checklist

Value & Growth

Trading at a reasonable price with proven revenue acceleration.

Income & Cash Flow

Producing real cash and yielding solid dividends.

CROCI

Cash Return on Capital Invested (The Goldman Sachs standard).

Sortino Ratio

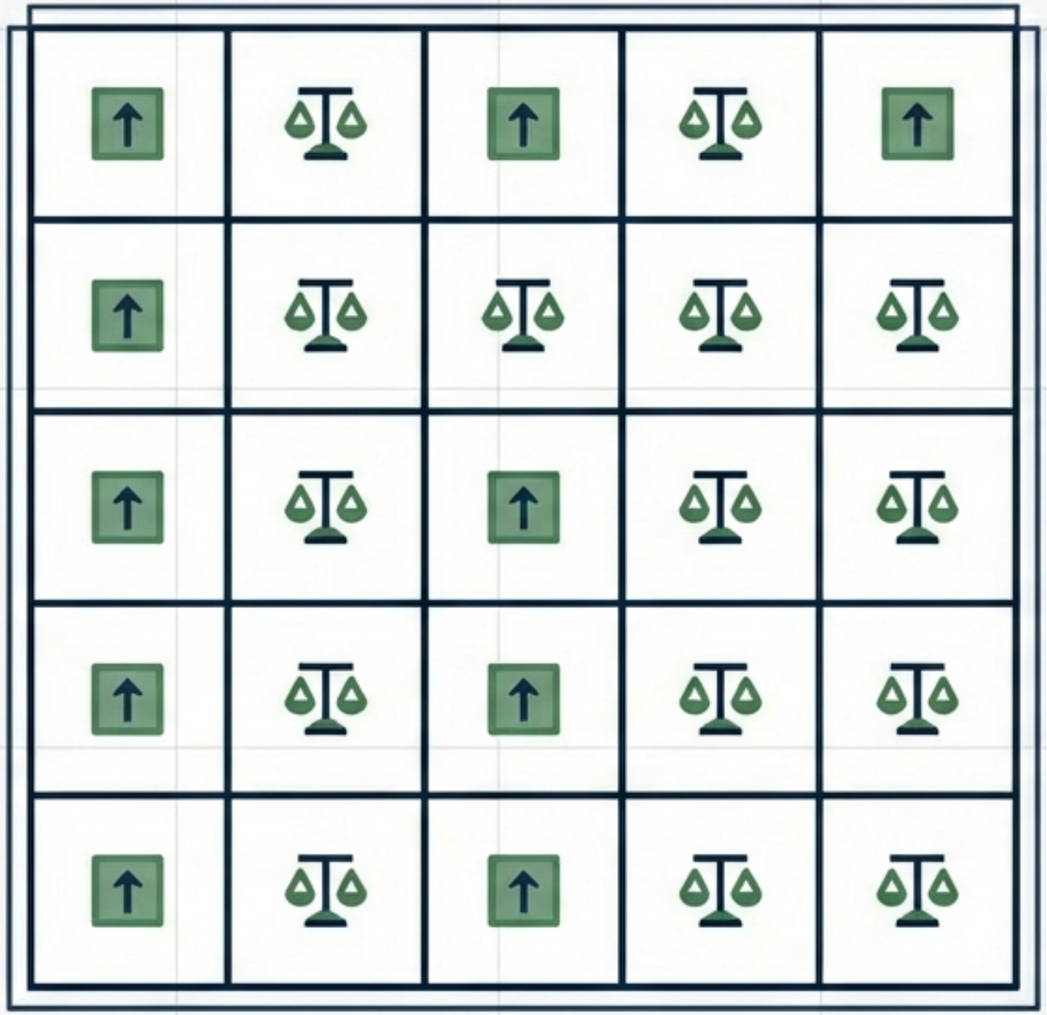
A hedge fund metric measuring high returns against very shallow downside falls.

True diversification is a statistical formula, not a geography lesson.

Harry Markowitz won the Nobel Prize for proving a mind-bending concept: combining two highly volatile, non-correlated assets creates a portfolio with the same returns but significantly less risk.
Simply buying stocks in different sectors or countries is not real diversification.



The structural rules of portfolio architecture.





Rule 1: Sizing.
Hold exactly 20 to 40 stocks.

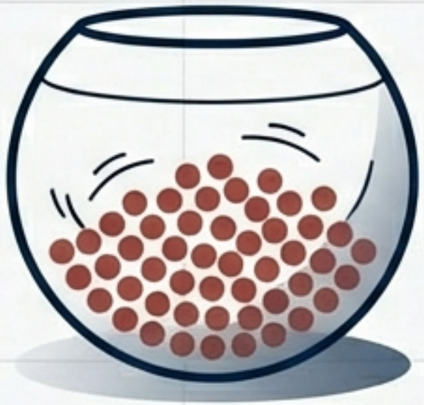
Rule 2: Equal Weighting.
Allocate exactly 2.5% to 5% of your capital to each position to prevent catastrophic single-stock failures.

Rule 3: The Cash Buffer.
Hold a percentage of your portfolio in cash directly correlated to your age and risk tolerance.

Why you mathematically possess an advantage over the professionals.

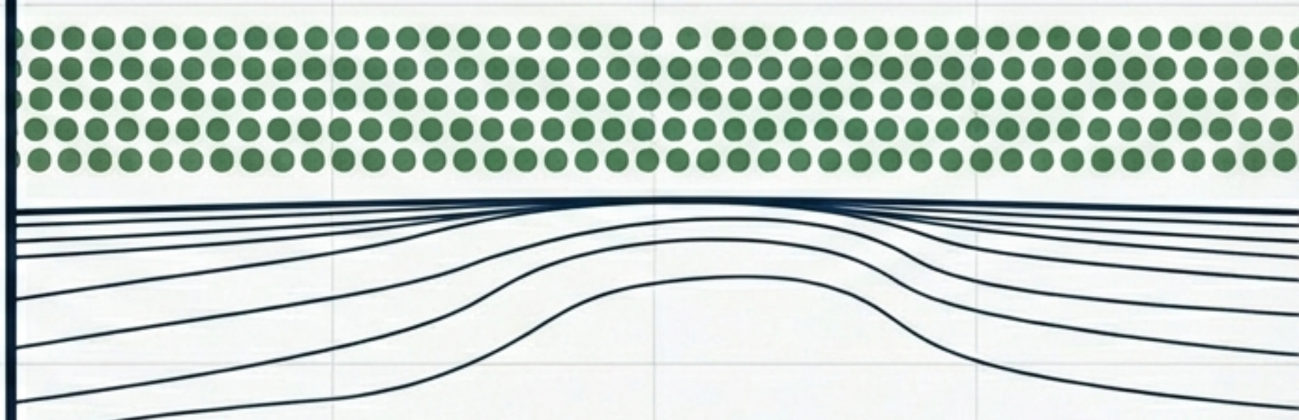
Fund managers routinely underperform because they are trapped in narrow, restricted markets and mandated to charge you fees regardless of performance.

The “Pros”



- High fees
- 100-stock ‘gene pool’
- Forced to over-trade

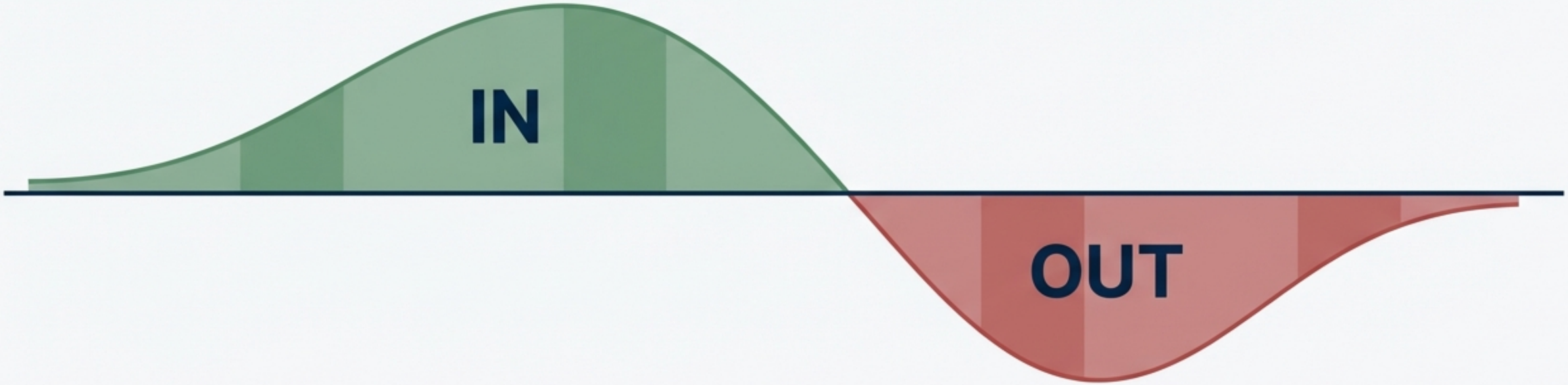
The DIY Investor



- Zero management fees
- Access to 10,000 global stocks
- Strategic cash holds

Use the Monthly MACD to align with trends, never to day-trade.

For broader index funds and ETFs, look at the monthly MACD indicator. If it is rising, you hold. If it is falling, you protect capital. This is a macro trend filter, not a daily trading strategy.



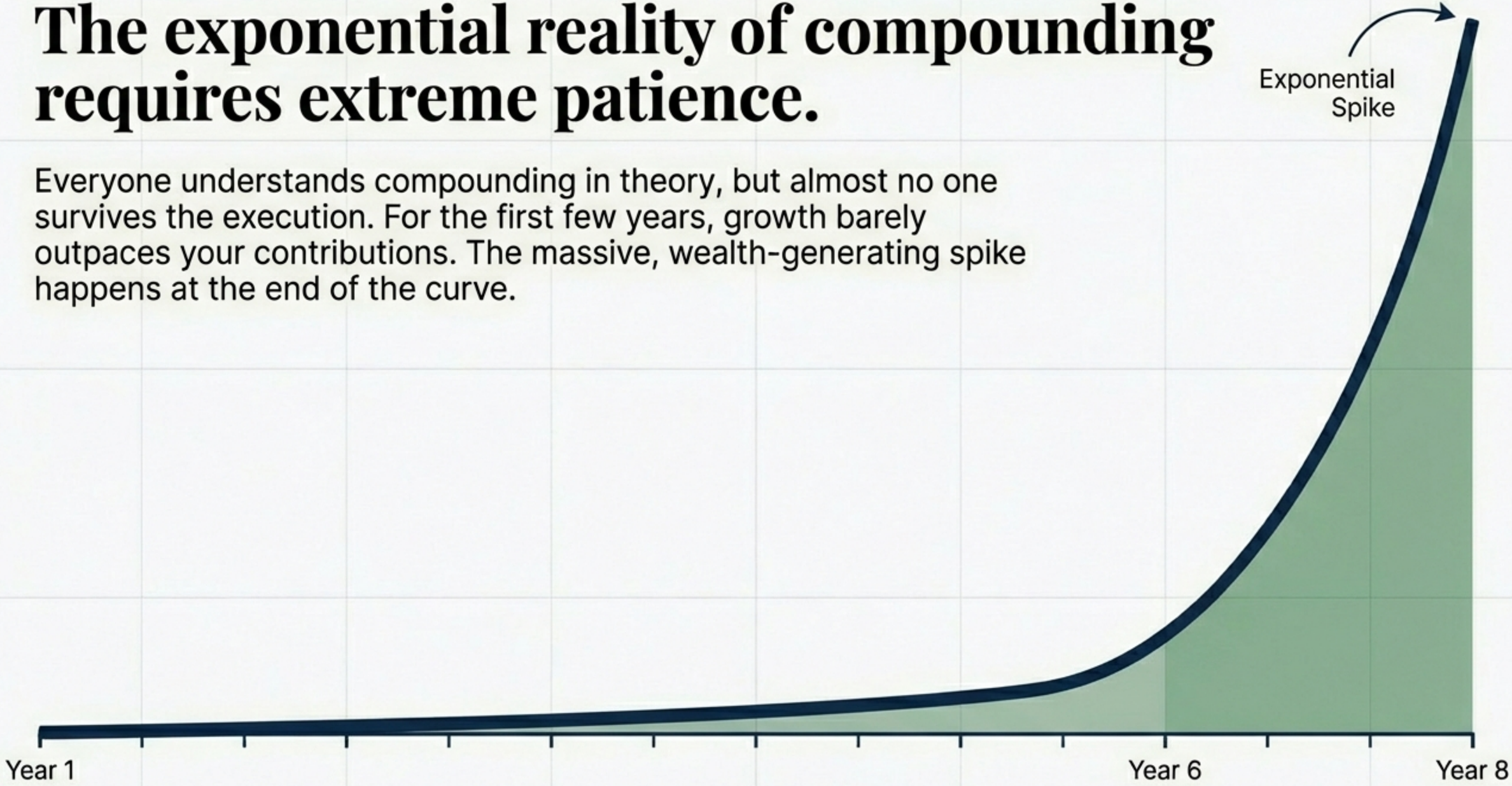
The two ultimate destroyers of wealth: Panic and Boredom.

Human psychology is wired to fail in the stock market. Amateurs try to time every movement, ensuring they buy when assets are overvalued and sell out of fear when they are cheap.



The exponential reality of compounding requires extreme patience.

Everyone understands compounding in theory, but almost no one survives the execution. For the first few years, growth barely outpaces your contributions. The massive, wealth-generating spike happens at the end of the curve.



The unemotional execution rules.



1. Buy in Tranches

Never go ‘all in’ at once. Buy a third this month, a third next month, and a third the month after.

2. Ignore the Noise

Do not read daily financial news or react to narrative headlines.

3. Hold for 12 Months

Let the companies do the work you hired them to do.

4. Rebalance Annually

Bring extreme winners back down to their 2.5%-5% allocation to manage risk.

Apply this system to your own portfolio **today.**

Stop guessing. Use institutional-grade tools to rate your current pension, calculate safe withdrawals, and stress-test your portfolio against market crashes.

Access the free investor toolkit:
alpeshpatel.com/#tools

