



Why Dollar Cost Averaging?



While no one can accurately predict the market, we can predict that the market will often be unpredictable. For many investors, this uncertainty can be difficult to swallow. At Vineyard Financial Group, our goal is to try and advise you in developing strategies to help mitigate risk and focus on long-term returns. One strategy we'd like to introduce to you is called dollar cost averaging.

Dollar cost averaging is based on the principal of investing a set amount of money every month in the same stock or mutual fund. By doing so, the investor may reduce their amount of risk. This is because when the market is down, the same amount of money will buy more shares. Contrarily, when the market is up, that money buys fewer shares. The end result is an evening out of your investment cost basis.

We can help you to determine just how much you should be investing each month to reach your goals based on your particular financial situation, as well as determine appropriate stocks or mutual funds with which you could invest regularly.

Dollar cost averaging is a disciplined and consistent approach to investing that can help you to meet your long-term investment goals. By utilizing this strategy, you can put less emphasis on current market conditions, and pay more attention to your long-term growth. Dollar cost averaging does not assure a profit and does not protect against a loss in declining markets. This type of investment program involves continuous investment in securities regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue their purchases through periods of low price levels. Let us help you to keep your cool in the face of short-term market fluctuations. We can help you develop a dollar cost averaging plan that works for you.



Vineyard Financial Group
2208 West Detroit Street
Broken Arrow, OK 74012
918-488-8588

Securities and Advisory Services offered through First Allied Securities, Inc., A Registered Broker Dealer, Member FINRA/SIPC. An Advanced Equities Company.