

SMART ALPHA INVESTOR

# Investing & DCA Guide

How to use SAI for ETF investing, family investing, retirement planning, and disciplined Dollar Cost Averaging.

Version: v4.7 Public Guide Pack  
Website: [wealth.amtechlabs.com](http://wealth.amtechlabs.com)

Educational and platform-use guide. This guide does not provide financial, tax, or legal advice and does not guarantee investment results.

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# Purpose

The Investing Tab supports long-term investing, ETF education, family investing, and retirement/DCA planning. It is designed for users who want disciplined wealth building, not constant trading.

## Core ETF Themes

Broad Market	VOO, VTI, SPY	Core US equity exposure.
Growth/Tech	VGT, VUG, QQQ, QQQM	Long-term growth tilt.
Income/Dividend	SCHD	Dividend/income tilt.
International	VXUS, VWO	Global diversification.
Stability	BND, Cash/T-bills	Risk reduction and dry powder.

## DCA Rules

- Use staged deployment rather than all-in buys.
- Common stages: 5%, 10%, 20% of available cash depending on market quality.
- Buy more confidently near support or during healthy pullbacks.
- Hold more cash when market is extended or Risk-Off.
- For retirement accounts, consistency matters more than daily noise.

## Family / Account Planning

Roth IRA / Family	VOO, VGT, VUG, QQQ, quality MAG7 adds on pullbacks.	Short-term risky options or inverse ETFs.
Taxable	Quality ETFs/stocks with tax awareness.	Unnecessary churn.
Long-Term	ETF core plus selected quality stocks.	Over-concentration and chasing.
Trading	Separate from family/retirement money.	Turning short-term trades into long-term bags.

## Using SAI Signals for Investing

- Use Today's Plan to decide whether to deploy cash or wait.
- Use Symbol Card Long score for long-term trend quality.

- Use support levels for staged buys.
- Use Investing Tab education cards for ETF role and risk level.
- Do not treat intraday Day score as retirement guidance.

## Example DCA Decision

If MSFT and META are quality long-term candidates near support and Today's Plan is not Risk-Off, SAI may support a staged 5%-10% cash deployment. If market is stretched, wait or use smaller starter sizing.