## VIDEO 4 FROM SCOTT JUDS -- SECTORSURFER USERS GROUP MEETING JANUARY, 2015

[Video 4 of 4] Chief SectorSurfer, Scott Juds, and SumGrowth Chief Technical Officer, Jim Gamache, were guests at the SectorSurfer Users Group meeting on January 15, 2015 here in Silicon Valley. Based on requests from several SectorSurfer users, Scott presented a variety of information and answered your questions and requests including the below subjects:

- 1. Punctuated Events Lead to New Trends,
- 2. Screening Using the Sortino Ratio,
- 3. Impact of Capital Gains Distributions,
- 4. Why Did A Stock Strategy Die in 2014?
- 5. How to Build A High Performance Low Drawdown Portfolio?
- 6. SPY vs. TLT A Generally Negative Correlation,
- 7. Differential Noise of Sector Funds and Typical 401K Funds.

Additional comments are included in this video that will be of interest to SectorSurfer users.

Thank you Scott and Jim for traveling to San Jose to be speakers at the January 2015 meeting of the SectorSurfers Users Group. We appreciate the most informative and interesting subjects shared with us this evening.