



# ValueAverager.com Provides a Unique Approach to Saving and Investing.

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*Website focuses on investors' goals, improves returns.*

PR9.NET October 30, 2007 - ALEXANDRIA, VA – Value Averager LLC recently launched a new website that helps investors take a goal-oriented approach to saving and investing. ValueAverager.com is unique because it starts with the investor's specific goal, creates a plan to help him reach it, then guides him from start to finish as he executes the plan.

Most investment advice focuses on how much investors should save every month. As a result most investors simply save a pre-determined amount. The problem is that this simple strategy does not provide assurance that the investor will meet his goals. In contrast, ValueAverager focuses throughout the saving period on the goal amount. It adjusts how much the investor contributes every month so he will save neither too much nor too little.

"ValueAverager is focused on the goal," said Jay Muntz, the creator of ValueAverager.com. "We start with the amount of money you want to accumulate and the date you want to finish the savings plan. Then, we construct a schedule which determines how much your portfolio should be worth at periodic intervals leading up to the goal."

Users of ValueAverager get specific periodic instructions about how much they need to add to their portfolios. The amount of each contribution is determined by how the portfolio performed recently. If the portfolio's performance exceeded expectations then the user will be instructed to contribute less. If the portfolio's performance lagged expectations, then the user will be instructed to contribute more. The result: users contribute more money after market declines and less money after market surges. Over time, this results in more shares being purchased at a lower average price than with other strategies.

This investment method is called value averaging. It works like dollar cost averaging, but is enhanced to take greater advantage of market volatility. Value averaging yields higher returns than dollar cost averaging but is difficult for most investors to implement on their own. This is because it requires a lot of ongoing mathematical calculations. ValueAverager eliminates the need to do any math. The site makes it possible for typical investors to implement this more advanced strategy without having to do a lot of computation.

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## About \*\*\*\*\*

ValueAverager is an online service to help investors implement the Value Averaging strategy for saving and investing. The strategy was developed by Michael Edleson and described in his book: Value Averaging: The Safe and Easy Strategy for Higher Investment Returns .

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