



# Galaria Capital MANAGEMENT

Trust. Transparency. Confidence.

## Dollar-Cost Averaging (DCA)

April 2014

[Financial Topics Newsletter, 2nd Quarter 2014 \(Click Here\)](#)

**Dear Client:**

### What is Dollar-Cost Averaging?

Dollar-cost averaging is a method of investing one's money over a period of time, as opposed to investing as a lump sum. An investor would invest set amounts in a position (security) or account at predetermined intervals over a period of time regardless of market fluctuations.

### What are the benefits to Dollar-Cost Averaging?

**Market Risk Protection:** Oftentimes, this method of investing allows for protection from market fluctuations since investments are made at different times over a period of time.

**Psychological Peace:** This method of investing offers many investors, who are weary of investing large sums, the comfort of incremental investing.

**Galaria Capital  
Management, LLC**  
1453 Radcliff Lane  
Aurora, IL 60502

**Phone:** 800.957.1079

**Cell:** 248.212.4252

**Fax:** 800.578.1562

**Email:**

**I. Galaria**

[Galaria@galariacapital.com](mailto:Galaria@galariacapital.com)

**Alzena Saleem**

[asaleem@galariacapital.com](mailto:asaleem@galariacapital.com)

**Website:** (Under Construction)

[www.galariacapital.com](http://www.galariacapital.com)

## What are the disadvantages to Dollar-Cost Averaging?

**Transaction Costs & Commission:** Oftentimes, each investment made at regular intervals may incur transaction costs and/or commission; which ultimately, may add up to a greater amount than the costs associated with a one-time lump sum investment. A careful review of investments chosen for DCA may help to reduce costs and/or commissions.

In the end, if Dollar-Cost Averaging is one's investing method of choice, it is important to still remember:

1. **Long-Term Investment:** These investments are not savings for "day-to-day" needs, but rather investments to realize future gains.
2. **Diversification:** As with all investments, it is important to diversify investment choices for greater market risk protection.
3. **Annual Reevaluation:** As with all investments, it is also important to review portfolios periodically and reevaluate portfolios at least once a year.

Further Questions? Please feel free to call us directly at 1.800.957.1079 or email [Galaria@galariacapital.com](mailto:Galaria@galariacapital.com).

## Access to Charles Schwab Online

As always, your account information and details are accessible 24/7 via the Charles Schwab website, [www.schwab.com](http://www.schwab.com). If you haven't already, please be sure to take the time to create a personal "login" on the Charles Schwab website so that you are able to view your accounts. If you need assistance in creating your "login", please feel free to call 1-800-515-2157 between the hours of 8am-7pm EST to access a Charles Schwab service representative who will gladly walk you through the necessary steps.

You will need your account number(s) (listed on the documents mailed to your registered address by Charles



**I. Galaria**  
MD, ChFC,  
AAMS,  
CRPS,  
C(k)P, PPC

Chartered Financial Consultant  
Accredited Asset Management  
Specialist  
Chartered Retirement Plans  
Specialist  
Certified 401(k) Professional  
Pension Plan Consultant  
Registered Investment Advisor



**Alzena  
Saleem**  
CRPS

Chartered Retirement Plans  
Specialist  
Registered Investment Advisor

### Investment Planning

- Active Portfolio Management
- Retirement Planning
- Financial Planning & Education
- Asset Allocation Analysis

### Insurance

- Annuities
- Whole Life, Term Life,  
Disability
- Long-Term Care

### Small Business Retirement Plans

- Design, Implementation &  
Management

Schwab), the account holder's Social Security Number and a computer (to access the Charles Schwab website). This phone call should take approximately 10-15 minutes. If you should have any further questions, please do not hesitate to contact us directly.

-401(k), SEP-IRA, SIMPLE-IRA  
-Defined Contribution Plans &  
More

CONFIDENTIALITY NOTICE: The information in this message, and any file transmitted with it, is confidential, may be legally privileged, and intended only for the use of the individual(s) name above. Be aware that the use of any confidential or personal information may be restricted by state and federal privacy laws. If you are not the intended recipient, do not further disseminate this message. If this message was received in error, please notify the sender and delete it and its attachments.

[Forward this email](#)



This email was sent to alzenas@hotmail.com by [galaria@galariacapital.com](mailto:galaria@galariacapital.com) | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



GCM | Galaria-capital@att.net | Aurora | IL | 60502