

Online Stock Trading Made Easy!

ONLINE STOCK TRADING MADE EASY

SELECTED TIPS - 81 PAGES!



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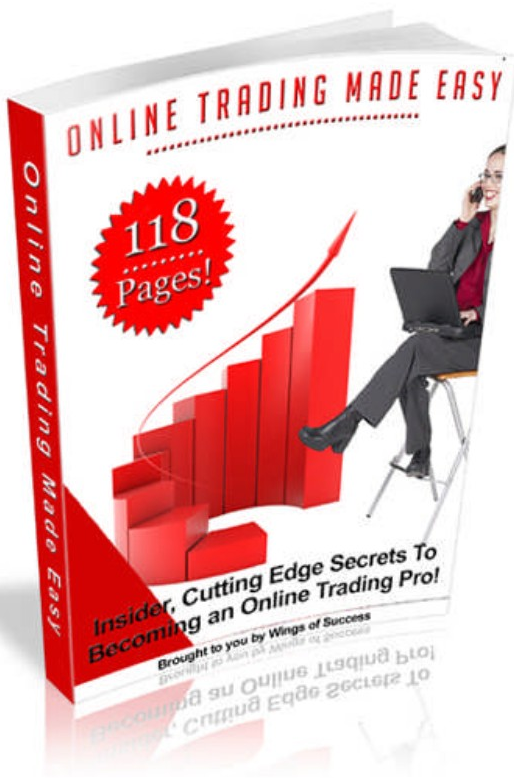
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Selecting an Online Broker

What You Need To Know To Do It Successfully

A simple search engine search on the internet will show you that there are many online brokers and agents out there that want your business. Since the electronic trading industry first was created in 1994, e-brokers have established businesses to assist you. These e-brokers strive to take over the market and offer you cheaper rates. They compete both with traditional off-line brokers and also with other online brokers.

Many a do-it-yourself investor has been confused by the mass of options when it comes to selecting an online broker. There are many to choose from and they all seem to offer exactly what you need. This is why it is very important to make sure you do your research before selecting an online broker. Look for online websites that will give you impartial evaluations on different brokers. Find out what others have to say about the broker you are considering.

Make sure you take selecting a broker seriously. Take your time in selecting a broker. Look for one that will be available when you need them. If you know there will be specific time that you will most likely need your broker make sure that their site is available at this time of day or night. You should also find out how long it takes for their site to load during peak times. Nothing is more frustrating than needing to make an important trade and being unable to load the webpage to do so online!

Find out if they have a lot of technical difficulties that will prevent their site from loading. It can be very annoying if you want to contact your broker on an important issue and get the response, site not responding check back later. Even if the page does load successfully, it is still a good idea to visit several of their links to ensure everything is working properly. See what type of promise or guarantee they have in regards to their website and its availability.

Trading Basics

When you decide to participate in online trading, there are some important things you need to know such as:

Price to purchase and trade

Do you know what the prices are to purchase and trade stocks online? Do you know how to know what it a good price? Do you know when a good time to buy is and when to sell? These are all things a good investor needs to be familiar with when making investment decisions.

Learn how to choose a broker

Learn what to look for, what to avoid, fees to expect and more. Deciding when you need a broker, do you know what to look for? Do you know how to select the right broker for your needs from among the many different choices out there?

Portfolios

How to create and maintain a portfolio. How to make your portfolio work best for you. Maintaining your portfolio over time as it grows. Building an online portfolio, updating it, checking your stocks online and more.

Costs and fees

What fees you can expect and why as well as which ones can be reduced or avoided altogether. What do you need to pay to start investing or to get into certain types of trades?

Another aspect of choosing an online broker is what type of customer service they have to offer. If you have to call them to discuss important issues, then you do not want to talk to a machine or be placed on hold for long periods of time. There are many other steps that go into selecting the proper online broker for your online trading needs. Please see below for more great tips from us on how you can choose the perfect broker for you and your needs.

Types Of Online Brokers

Do you know that there are many different types of online brokers? A simple search engine search will bring up the massive results of companies and options that are out there so how do you even begin to know which one to go with? All online brokers are not the same.

Different brokerage services offer different features. Before you can begin to understand the types of brokers and which one you need to meet your needs, you will need to know what the different types of brokers are.

There are different types of brokers that offer different levels of assistance and services. There are two main types of online brokers they are regular brokers and broker resellers. A broker that will deal with their client directly is called a regular broker. Broker resellers are actually an intermediary that goes between you the client and a larger broker company.

There are four basic categories of online brokers that you can find. We are going to list and describe them below so that you know what you are looking for in the wide spectrum of online broker options.

1. discount brokers/online brokers
2. assisted discount broker
3. full service broker
4. money manager/financial advisor

So what are these 4 different types of brokers, what are their specific jobs and how do you know which one you need for your online trading usage?

1. Discount/Online Brokers

The online discount broker is basically just an order taker. You put in the trade that you want to make and they place it for you, typically online although some take orders over the phone as well. You will not receive help or advice from your discount broker. They are simple and to the

point and you do not get any “extras” as you are not paying for them. They won't help you will your stocks or help you pick a stock and if you are dealing online, you most likely will never even speak to any of the employees.

Keep in mind that while discount brokers will save you money, it will be at the expense of little to no assistance whatsoever. You may find some discount or online brokers that offer assistance with research but it is typically through a third party and will cost you more money through that third party.

2. Assisted Discount Broker

An assisted discount broker will offer you a bit more than a non-assisted online broker. Exactly how much help they give varies and you will need to check with them first to see how much assistance a particular service offers you. They offer varied services which don't leave you completely on your own but don't provide a full service either.

Their websites will usually have more information on them, more ways for you to get in contact with someone and they may also have newsletters and other methods of giving you investing assistance. They will typically provide you with general information, not specific stock suggestions.

3. Full Service Broker

A full service broker will provide many of the same services as a traditional offline broker. They will give you advice and recommendations on specific stocks. They will be available to give you suggestions, advice, hints, tips and assistance through the trading process. They will begin with an assessment of your financial situation to help determine your needs and what investment opportunities are best for you.

A full service broker will help put together a portfolio that meets your needs and desires and your financial abilities at this time. If you don't have the time for putting into your stock trading and investment opportunities, this is a great idea as they will do all the hard work for you. You just need to make sure you are choosing someone who is qualified and able to help you properly.

4. Money Manager/Financial Advisor

A money manager or financial advisor handles specific needs. They may sometimes also be called by other names. Basically they handle larger portfolios such as those investors dealing with large sums of money to be invested. Money managers are trained to take responsibility for investing and managing large portfolios. A good money manager will be expensive but for obvious reasons, well worth it.

You will have to consider the different types of brokers and choose one that meets your needs the best. It will of course, be up to you which one you decide to choose but whatever you choose you should make sure that you follow the proper precautions to protect yourself when trading.

Make sure the broker you choose is covered by the Securities Investor Protection Corporation which will protect your assets in a brokerage account for up to \$500,000 in the event that the firm fails. This insurance is very important, especially with so many online brokerage firms these days.

Remember that the insurance does not cover you in the event of trading losses, even if the broker suggested the trades. You are still ultimately responsible for those losses. Make sure that whoever you decide, you feel comfortable with them and that you can trust them to handle something as sensitive as your money and investments.

Choosing An Online Broker

Choosing an online broker is an important decision just like in traditional trading you would consider your broker important. While you do not usually need the broker as much in online trading, that doesn't mean you don't have to pay any attention to who you use. There are many "discount" online brokers that simply do not have your best interests in mind.

You need to learn how to spot the brokers that should be avoided and how to properly select the one that will work best for you. There are certain steps you should take when looking for an online broker or brokerage service that works for you.

Customer Service

You know that customer service is an important aspect of your broker when making trades on or offline. Nothing is more frustrating than not being able to talk to a live person when you have a problem or concern, especially with something that deals with your money. Even if you go with a basic discount broker that you won't normally speak with, you still want to know where and what their customer service contacts are so that in the event you do need them, you can contact them immediately.

If customer service is important to you, you will want to avoid those brokers that don't have a good, quality customer service system in place. If you care about customer service, you will want to search for a quality, easy to navigate website, phone numbers that give you live people and not just recordings as well as be sure you are provided with satisfactory answers to any questions you may have.

Once all of this is determined, one of the next things a person will consider are the fees involved with a particular broker.

Online Broker Fees

Broker fees are probably one of the first things you ask about when you want to choose a broker. But to make a good decision about whether or not a particular broker service is giving you a good deal, you need to know what the fees are for in the first place. You need a breakdown of the online broker fees if you are to understand them and what they are all for. It's important that you know what the standard in fees are as well as what you are being charged for and why you need to pay the charges. This is important so that you are not scammed or over-charged.

There are many sites on the internet that offer you super-low prices on your trades. Be careful of discounts brokers, these are brokers that do not provide you with any advice about investments, but who will carry out any investment arrangements for buying or selling that you would like them to. There are called discount brokers, because they will do this for a discounted fee. Any extra services that they provide for you may cost you a large fee.

If you are new at investing it may not be a good idea to use this type of broker as you have no one to help you in your decision making. Someone who has enough trading knowledge on their own already might be able to get by with using a service like this. If you are not prepared to do the research and leg work involved with investing then it would be wiser to use a full-service broker.

A full service broker will provide you with vital information that is needed to make a wise investment decision. They do the majority of the leg work that is involved and will give you their opinion on what they think would and would not be a good investment. This may or may not be helpful. Make sure to look into their personal track record so as to get a better feel of the quality of broker that you will be working with. Of course, you will pay more for this service than you would for a discount broker, but if you are inexperienced investors it will be worth the extra fee.

Below are some more tips you should know when considering broker fees from an agency whether online or offline.

Minimal Fee

Most brokers have a minimal fee that they will charge for opening an online brokerage account. These fees normally range between \$5-40 per trade. It also depends on the type of trade and how it is made. For example, plain internet, non-broker assisted transactions will be cheaper. There might also be a minimum to how many shares you need to purchase to lock in that quoted price. Make sure you always read the fine print to see if there are other stipulations involved. Check the ad or agreement to see if it states which services the advertised rate will actually entitle you to. In most cases there will be higher fees for limit orders, options and those trades over the phone with your broker. Also, the advertised commission rate may not apply to the type of trade you want to execute.

Deposits

You also need to check and see if there is a minimum deposit for the trades that you want to place with that particular broker. Make sure you see how much of an initial deposit the firm requires for opening your account because many companies require high minimum balances. Some companies will want as much as \$10,000 to start. This might be fine for some investors, but many can not afford this high of a deposit.

Have you ever heard the saying “you get what you pay for”? This tends to be the case with online trading as well. The cheap services will get you cheap product. You will likely not have any assistance and customer service might not even be reliable or customer friendly. If you know what you are doing, you might be okay with a broker like this but if you need more help with your trades, you will only be frustrated with cheap online broker services.

Product Selection And Other Extras

When you are looking to select an online broker, pricing is not the only thing you want to consider. Product selection is also very important. Not every broker offers every service and every type of trade. You need to make sure that the broker you are looking to choose offers the types of trades that you want to place.

In addition to the product itself, there are other “extras” that you will want to consider and look to see if a particular brokerage service offers it. While most people choose a broker based on the fact that they want to purchase stocks, you also need to keep in mind that there are other investment options that may not be available through every broker and you need to check for this first.

For example, if you want:

CDs

Municipal bonds

Futures

Options

Gold/silver certificates

Commodities and more

You will want to choose a broker that gives you these other options as well as a good deal on trading stocks. You might get in on a good deal with a broker online only to find that later when you go to purchase another type of investment, they don't offer it. It's more efficient for you to find a broker in the beginning that will offer the different options you need and want. So what are some other options and extras that you might look for when choosing the broker that is right for you? Make sure you look into this fully so you do not end not being able to make the trades that you want.

Another thing to look for is a return on cash. This will mean that you are likely to always have some amount of cash in your brokerage account. How much will depend on the specific broker but a common amount is about 3-5% interest on this money.

You should contact the broker to find out exactly how much, if any at all, they offer. You can also look for extras such as credit cards, checking accounts and more. Some will let you write checks from your account or use a card that will be deducted from your account.

You also need to be cautious of those brokers that offer big deals in the beginning just to reel people in such as “Free \$100 in trades when you sign up!” These offers may sound good in the

beginning but once you are locked into a broker and you check out the fine print, you may find that they have nothing better to offer you. Always be careful.

Alternatives To Online Trades

Although it is easier and more convenient to make your trades online, it's also a good idea to have a backup plan. You can't always be at your computer to make a trade, check the current options, etc so it is nice if you have a back up broker that you can contact for when something interferes with your ability to do it online. For example, would if you are unable to access your computer or if for some reason there is a complication that prevents your online broker from taking trades that day?

If you have alternative options such as:

- Touch tone telephone trades
- Fax order of trade
- Talking to a broker personally

This will prevent lost trading on days or times when you can't access the computer. With many types of trading, a lost day is not critical but there are some types of trading where it is essential that you can get a trade to go through whenever you need to, even if it is at short notice. If you are unable to get through on the internet, you need a backup plan.

However, you also need to keep in mind that when you use alternatives to your online trades, it will cost more. So make sure you look into the prices fully before you use an alternate service. Have a set idea of what you will do when something does occur. When you have a plan ahead of time, it will prevent surprises it when the time comes to need it.

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