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Securities and Exchange Commission Statement on Day Trading:

Your Dollars at Risk

Day traders rapidly buy and sell stocks throughout the day in the hope that their stocks will continue climbing or falling in value for the seconds to minutes they own the stock, allowing them to lock in quick profits. Day traders usually buy on borrowed money, hoping that they will reap higher profits through leverage, but running the risk of higher losses too.

As former SEC Chairman Levitt stated in his testimony before the U.S. Senate, "[Day trading] is neither illegal nor is it unethical. But it is highly risky." Most individual investors do not have the wealth, the time, or the temperament to make money and to sustain the devastating losses that day trading can bring.

Here are some of the facts that every investor should know about day trading:

● Be prepared to suffer severe financial losses

Day traders typically suffer severe financial losses in their first months of trading, and many never graduate to profit-making status. Given these outcomes, it's clear: day traders should only risk money they can afford to lose. They should never use money they will need for daily living expenses, retirement, take out a second mortgage, or use their student loan money for day trading.

● Day traders do not "invest"

Day traders sit in front of computer screens and look for a stock that is either moving up or down in value. They want to ride the momentum of the stock and get out of the stock before it changes course. They do not know for certain how the stock will move, they are hoping that it will move in one direction, either up or down in value. True day traders do not own any stocks overnight because of the extreme risk that prices will change radically from one day to the next, leading to large losses.

● Day trading is an extremely stressful and expensive full-time job

Day traders must watch the market continuously during the day at their computer terminals. It's extremely difficult and demands great concentration to watch dozens of ticker quotes and price fluctuations to spot market trends. Day traders also have high expenses, paying their firms large amounts in commissions, for training, and for computers. Any day trader should know up front how much they need to make to cover expenses and break even.

● Day traders depend heavily on borrowing money or buying stocks on margin

Borrowing money to trade in stocks is always a risky business. Day trading strategies demand using the leverage of borrowed money to make profits. This is why many day traders lose all their money and may end up in debt as well. Day traders should understand how margin works, how much time they'll have to meet a margin call, and the potential for getting in over their heads.

● Don't believe claims of easy profits

Don't believe advertising claims that promise quick and sure profits from day trading. Before you start trading with a firm, make sure you know how many clients have lost money and how many have made profits. If the firm does not know, or will not tell you, think twice about the risks you take in the face of ignorance.

● Watch out for "hot tips" and "expert advice" from newsletters and websites catering to day traders

Some websites have sought to profit from day traders by offering them hot tips and stock picks for a fee. Once again, don't believe any claims that trumpet the easy profits of day trading. Check out these sources thoroughly and ask them if they have been paid to make their recommendations.

- **Remember that "educational" seminars, classes, and books about day trading may not be objective**

Find out whether a seminar speaker, an instructor teaching a class, or an author of a publication about day trading stands to profit if you start day trading.

- **Check out day trading firms with your state securities regulator**

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The following information (contained within this white box) is taken from the website of The United States Commodity Futures Trading Commission (CFTC), the federal agency that regulates commodity futures and options markets in the United States, has witnessed an increase in the number of Internet websites fraudulently promoting commodity trading systems and advisory services. Among other things, these websites falsely claim that advertised performance results are based on real trading when, in fact, the results are based on hypothetical trading. The CFTC urges you to be skeptical when promoters of trading systems and advisory services claim that their products and services will earn high profits with minimal risks. You also should be forewarned that systems which trigger frequent trading signals as part of a daytrading strategy can result in substantial commissions and fees.

Questions concerning this advisory may be addressed to the CFTC's Office of Public Affairs at (202) 418-5080.

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NO TRADING SYSTEM CAN GUARANTEE PROFITS

Commodity trading systems typically are computerized programs that signal members of the public when to buy and sell commodity futures and options contracts. Systems produce buy and sell signals based on mathematical formulas and are typically based on technical analysis of trading data (trading volume and prices), as opposed to fundamental analysis (analysis of economic factors such as supply and demand). Trading systems that are based on technical analysis attempt to predict future price movements based on historical prices, price relationships and price trends.

In deciding whether to purchase a particular trading system to trade commodity futures or options, members of the public should remember that no commodity trading system can guarantee profits. And, whether or not a trading system is used, commodity futures and options are typically high-risk endeavors.

HYPOTHETICAL TRADING RESULTS CAN BE UNRELIABLE

Many trading system promoters advertise their systems by reporting hypothetical trading results. Hypothetical trading results typically are based on trading simulations using historical price data or simulated "real time" computer trading. To obtain these results, trading system promoters typically pretend that they traded futures contracts at market prices that occurred some time in the past. They then calculate the trading results that these purported trades would have achieved had they been placed, based on actual historical prices. These results often show impressive trading results and large net profits with only a few, small margin calls.

Whether based on historical data or simulated "real time" trading, hypothetical results do not reflect the results of any actual trading. In other words, there is no actual futures account, no actual investment, no actual trading, and no actual profits. The results are purely the product of simulation.

Hypothetical trading results have several inherent limitations:

20/20 Hindsight with Historical Results -- Since the trading systems that produced the results were not actually traded under real market conditions, the purported results fail to take into account market circumstances that affect traders and their decision-making process, such as anticipated news events that could have an impact on the supply, demand or price of the commodity.

"Real-time" is not Real -- When marketing trading systems, some promoters claim that their systems have performed successfully in "Real-time Trading." "Real-time Trading" only means that the system has been tested using a live data-feed, rather than being tested using historical market data. In "Real-time Trading," however, no trades have actually been placed in the market. Performance results based on "Real-time Trading" are merely a form of hypothetical results, with the same limitations.

Financial Limitations -- Hypothetical results may not adequately take into account the ability of a trader to absorb trading losses or to meet margin calls. Trading systems assume that the trader can withstand all losses generated by the system and can meet resulting margin calls. It is much easier to absorb a trading loss on paper (hypothetically) than to do so in reality. Many traders find it unacceptable to sustain several consecutive trading losses and/or margin calls. Moreover, in an actual trading environment, a trader's financial condition may change over time and affect his or her ability to continue following a trading system.

Not Tested Under Real Market Conditions -- Hypothetical trading results assume that futures contracts have been bought and sold at specific prices. Since these assumptions have not been subjected to actual market conditions, they may overestimate or underestimate the performance of

a system. In addition, some market conditions may make it impossible to execute a trade. For instance, many systems assume that stop-loss orders will be executed at their stop price. Under actual market conditions a stop-loss order might be executed at a better or worse price, or not be executed at all. Further, actual market conditions include bid/ask spreads which might not be reflected in the prices used in hypothetical trading. Moreover, the actual execution of a trade could impact the price paid, especially in less liquid or illiquid markets.

Possible "Rigging" of Results -- A member of the public should be alert to the possibility that the system promoter manufactured results by selecting historical trades that would have yielded the greatest returns.

Trading and System Costs -- The profit claims of promoters may fail to take into consideration the cost of purchasing or leasing a trading system. While the prices of systems vary, many are sold for thousands of dollars. In addition, most of these systems require that the user obtain a data feed from a vendor. System promoters may also fail to take into consideration the impact on profits of commissions and fees charged by brokers in connection with futures and options trading. Such commissions can have a substantial effect on profitability, particularly when the system generates frequent trading signals. A user should take all of these costs into account because they raise the break-even point in trading.

Because of these limitations, CFTC Regulations require that the presentation of hypothetical trading results be accompanied by a specific cautionary statement warning of the inherent limitations of these results.

FUTURES CONTRACTS ARE VOLATILE AND RISKY

Persons considering trading commodity futures or options should educate themselves about futures and options and realize that they may lose large sums of money. Remember: "If it sounds too good to be true, it probably is too good to be true." The following checklist should help consumers in deciding whether to use a trading system.

IS A FUTURES/OPTIONS TRADING SYSTEM RIGHT FOR YOU?

Do you have the financial ability to sustain trading losses and meet margin calls? When trading futures contracts on margin, you risk losing much more money than the initial margin amount. If the market moves against you, you may be required to pay additional funds. The use of margin creates potentially large exposures to loss.

Can you lose your entire investment and more without a change in your lifestyle?

Do the trading results sound too good to be true?

Are the advertised trading results based on actual trading or "hypothetical" trading?

Has any trader used the system in actual trading? If so, how has the trader fared?

Will the system promoter provide you with independent verification of the claimed trading results?

What is the total cost of the system?

Have you factored into your purchasing decision the impact of commissions and fees that can result from frequent trading?

What are the additional costs (data feed, etc)?

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Security

The security of your personal information is important to us. When you enter sensitive information (such as credit card number and/or social security number) on our registration or order forms, we encrypt that information using secure socket layer technology (SSL).

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about security on our Website, you can send email us at

Info@traderscoach.com.

Business Transitions

In the event TradersCoach.com, Inc. goes through a business transition, such as a merger, acquisition by another company, or sale of all or a portion of its assets, your personally identifiable information will likely be among the assets transferred. You will be notified via email or a prominent notice on our Website for 30 days of any such change in ownership or control of your personal information.

Changes in this Privacy Statement

If we decide to change our privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page.

Contact Us

If you have any questions or suggestions regarding our privacy policy, please contact us at:

By mail: TradersCoach.com, Inc., 10755-F Scripps Poway Parkway, #477, San Diego, CA 92131

By phone: 1-858-695-0592

By fax: 1-858-695-1397

By email: Info@TradersCoach.com

Additional Terms / Conditions

The Section titled “[link]General Terms and Condition[/link]” of the Website’s Terms of Use Agreement is incorporated herein by this reference.

TradersCoach.com® is a registered corporation in the state of California.

This Privacy Policy applies to all websites owned and operated by TradersCoach.com, Inc., which includes but not limited to: TradersCoach.com® (“Website”), TraderCoach.com, BennettMcDowell.com, AppliedRealityTrading.com, AppliedRealityTrading.net, PyramidTradingPoint.com, PyramidTradingPoint.net, PyramidTradingPoint.org, PyramidTradingPoints.com, PyramidTradingPoints.net, TheTradersSolution.com, TheSurvivalGuideForTraders.com, TheTradersAssistant.com, Traders-Systems.com, TickerTapePublishing.com, TradersCoachPress.com, SurvivalGuideForTraders.com, TradingWebCam.com, TradersCoachOnline.com, MyTradersCoach.com, TradingCoach.org, TradingCoachCenter.com, TradingCoachOnline.com, MyTradingCoach.com, Trading-Therapist.com, TradersCoachcom.com, TradeSizeCalculator.com, TradeSizeCalc.com and TradersCoach.org, and any other domains owned by TradersCoach.com, Inc.

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