From BL:

This journey for me has come about  because we couldn’t see how Govt super was ever going to be there for the tail end of the baby boomer generation and it was pretty obvious that if you wanted to enjoy a comfortable retirement it would be up to us to generate it. I started investing early in passive funds, where are they now? Well that’s a painful lesson in most cases.

Didn’t take a genius to work out that passive investments funds are more about the people running them than their investors so I started to learn all I could about the share market, what , how , technical analysis, fundamentals, but pretty quickly I found myself back accepting advice from my Broker! ( how dumb is that and I knew how dumb  that was at the time but hey he should know right?, It will be different this time, I’m due for some success as I studied so hard to work out what to do.)  While I had some success (enough to keep me interested), I was totally frustrated with this approach, watching something take off after I got out or tanking when I got in. I’d never heard of position sizing and mandated stop losses at entry. This stuff should be taught at economics 101 at high school. Also, a great approach to everyday life—take small steps until it feels right and get the hell out of a bad situation quick.

My Aha moment came when I came across Van Tharp’s book, “The Matrix”

What a revelation that was to me, could it really be that simple and is the problem really me?

Well yes (kind of) and yes. This led me to the Home study course, your swing study course and then the advanced swing and Day trading courses. I couldn’t believe after all the books I’d read about investing, forecasting market gurus etc that trading could be boiled down to a mechanical system that actually worked! And here were 5 different systems. This approach (along with position sizing & stop losses) has moved trading or investing for me from a continual worry as to what will happen next in the economy to something that is manageable and definable.  Most important thing I have gained from you is the realisation that trading will be there tomorrow, there is no hurry, and I only need to take the trades that my system dictates. Wash rinse repeat. Its all about becoming a master craftsman and finding the joy in making the next brick.  It’s all about expectancy or expecttunity. It has been humbling realising that it has nothing to do with my brilliance and everything to do with process. Easy to say, not so easy to understand. I now avoid any market discussions in everyday life, I just don’t want to have those discussions I use to enjoy anymore. Try and suggest to someone there may be another way and their eyes just glaze over like your speaking a foreign language

What makes your services unique is that the systems you teach are conceptually simple and work and it is s all about the systems not about the designer and how clever he is. However, what makes your teachings exceptional is you show and encourage us to make these systems our own by study and then tweaking them to suit our beliefs. What I now appreciate and thank you for, is that this is not done for us. We have to do the work to make it our own. The case studies and Workshop study materials and other traders’ presentations are a wealth of information for inspiration and new thought processes. It also gives an insight how much work and commitment is required going forward. If these people can do it-so can I.

The breakthrough came for me like a flash from the blue really. Kinda embarrassing in its simplicity! It was after watching a presentation that Catherine did at the 2017 workshop on Pinch/Swing. After watching it, my first thought was. “What a lot of work”. Comtemplating on why this was my first thought to some very clever insights it dawned on me what Ken had been saying all along “If you want to be any good at this you have to do the work” Here was the perfect example of the work done and the learned results. This is no different to going to Uni or learning a new activity. It’s going to take work, but now at least I know what the work required is! The next night I sat down and worked out what I needed to do/learn to get where I wanted.  First thing I decided was to stop trading. I have had to learn excel pretty much from scratch to understand and formalise the one tortoise system I intend to use going forward (a variation on your 551W) and now can generate trades from any given day in the last 10 yrs and get R multiple values that would have been achieved with the different stop losses, slightly different entry criteria etc that appeals to me. 2 months into this it was starting to become a real grind, to the point where I had “excuses” to do other stuff(stuff that had a quicker payback in my monkey mind), Once I got to the point where I had some meaningful data I could manually check, it felt like my Uni days when that first dissertation draft was accepted, utter relief, from that point on I have had to set the timer to knock off at night when I’m working on this---What a difference that makes!

When looking at 4000 odd data points, to miss-quote Catherine, over time things just start to jump off the page. (Eliminating manual errors is key). Add different ideas that tortoise teach, Market classification, risk Z, underlaying SPDR positioning, MACD Seasonality, where we are in the RLCO framework, both stock wise and market wise, it starts to become obvious which 60 odd stocks in the OEX, SPDR series are going to respond most favourably. (win % still hovers just above 50%, just improves the expectancy).   For example, CVX just doesn’t perform for me, but have a sell order at the stop point for SD+3-SD+11, now there is a potential system all on its own.  I would never have found or understood without your teachings.

Where to from here? Pity  this wasn’t asked for in a couple of months, I’m still in the development stage , then testing so have no real money results to discuss (All talk at present), But I can see the way forward and I know this work is going to deliver for me, I have the faith!—only because of what I’ve learnt these past 2 yrs!

If, no when all goes to plan, I hope to thank you in person at a presentation workshop one day soon!

From ET in Denmark:

*Personal narrative:*

*1. What was the problem you were having before you discovered the Tortoise products and services?*

I needed a framework - high quality systems, strategies, mental tools and learning environment for the journey in front of me. Something statistically sound for me to believe in  - the systems, approach, and my own ability to assess whether or not I am improving. A way to know if I was on the right track so to speak. And I needed a network of competent people in a broad sense and an accessible wise coach to guide my thinking.

*2. What did the frustration feel like as you tried to solve that problem?*

*Although I could see most of the concepts for free on youtube - my ability convert my beliefs and habits was too overwhelming - I would make a lot of mistakes and not understand why*

*3. What was different about our products and services?*

The collaborative learning environment, the completeness of systems, mind, body, and genuine attitude of Ken. I enjoy sharing whatever crap or enlightenments I produce - because I know the attitude of growth and development is genuine. It is very rare. And all of it resonate with my own beliefs of personal development and that value is created by people sharing for common good. I work and facilitate change in production environments - and here it is also the people and the mutual respect that is fundamental for success in all aspects.

*4. Take us to the moment when you realized our product was actually working to solve your problem*

The Tortoise body of knowledge includes all time frames and can be tailored to every situation - in ways you don't realize at first glance. Since I was on the day-trading course at VTI in Nov 18 I have been trying out different ways to adapt the systems to my situation. I did all kinds of mental tweeks to find my window of opportunity and in short realized - I don't need to change the system, but rather change my own thinking and circumstances to fit my purpose.

I recently had a very specific experience at a local trading course with a very skilled and kind Danish professional trader living in London. At that course I realized that I have all the knowledge I need to succeed already. And actually should be able to help others achieve their goals too. This was a group talking from frustration of adding position, significant losses, terrible risk management, etc. The teacher that I respect a lot for trying to convey the courage needed to make extraordinary results and not loose as 80%+ does could not help the audience with risk management and exit strategies. I thought of that as immensely difficult 1 year ago - now I feel like I have internalized the battledrill while still learning by repeating lecture.

*5. Tell us what life looks like now that your problem is solved or is being solved*

It is being solved - I see a track of purpose and personal transformation made possible using the Tortoise approach. It is safe and powerful. It is not without frustrations and set backs but I can go back read, listen, practice and learn knowing that I hold the key myself to adjust my practice and beliefs to get to were I want to be. I would not have been able to formulate my own daily plan - without all the bits and pieces provided. (Attached)

*6. What does the way ahead look like for you?*

I am changing into believing impossible things. I am changing the circumstances holding me back. My goal is to live well from trading in a not so far future, by spending 6-8 hours per day trading critical situations in the market, thus being able to inspire my loved ones, with attention, curiosity, and helpfulness.

*(7. What could I help you with?, what would you like to see next? I will prioritize active subscribers inputs :) )*

… difficult question right now. I expect to attend a weekend workshop in the near future. With the purpose of finalising the change - practically and mentally or at least take the next steps. E.g. making it possible to do my own daily analysis based on local symbols (DK, Europe) and secure the approach for the future - not having to rely on a specific service. Also refining my processes to my insane goals.

*(8. Would you be willing to do a short recorded interview?)*

It could be interesting - depends on how it is going to be used - that is my belief right now anyway

Thank you for the opportunity to share my thoughts

Kind regards

ET

HT:

Here's my Personal narrative:

1. What was the problem you were having before you discovered the Tortoise products and services?

Even though there are so many resource/systems out there, I can’t find a resource for me to put my belief in to study, experience, and manage my assets.
2. What did the frustration feel like as you tried to solve that problem?

I’m very frustrated with the performance of my investment as well as my retirement accounts. I’ve said to myself, there should be a way to handle this. I went online, did some searches, and made the decision to attend one of trading classes: Online Trading Academy. I took almost all of their classes: from Pro Active investor, Pro Trader, Stock, Future, Options, and Forex classes. It helps me a gain more knowledge in the asset’s classes and technical analysis. However, it’s still not solved my problem. Finally, I have attended the SuperTrader program at VTI. Here, I have found and get familiar with the Tortoise products and services, especially Dr. Ken Long.
3. What was different about our products and services?

My belief about Tortoise products and services is that it blends the Market, System, and Self (psychology) so that you as a trader find your self a sweet spot for yourself to be the best trader you can be. It has so many materials and resources (daily and weekend reports, Chatroom, Case Studies, and of course trading classes and bootcamp). What I like the most is the RLCO and MACD season, I can see whether my trade is working in my favor or not. If it is, then I only need to manage my exit.

4. Take us to the moment when you realized our product was actually working to solve your problem

For me, daily and weekend reports, along with Multi-time frame analysis, patterns/systems, especially RLCO and MACD season helps me a lot in protecting my assets as well as catching the rebound of the market. As a slow learner, it took me a while to understand the patterns/systems. Each of us have difference experience, my experience with the Tortoise products was that the daily and weekend reports, along with market daily health check with MACD Season and Tortoise’s Body of Knowledge has helped me to protect my assets during the downfall of the market during December of 2018, and I also caught a nice rebound profit in January of 2019.
5. Tell us what life looks like now that your problem is solved or is being solved

It’s an awesome feeling when you go with the flow with the market. I’m so grateful that has happened to me.  It gives me a strong belief about the Tortoise products and services. It encourages me to learn and study more so that I can grow. Ken probably already knew, after this experience I have subscribed the Tortoise products as well as register for Swing bootcamp in May and Live Bootcamp in July.
6. What does the way ahead look like for you?

I believe that trading is like any other business. It is a combination of knowledge, practice, experience, and adapt to change. I don’t expect myself to go to the gym for a month and be healthy for life. It is a life time process. It’s the same with trading; I have to be willing to learn, to study, to adapt in order to be successful in this endeavor.

I have attended all psychological workshop at VTI. I’m still working on my ST 2 program, so I will continue to study and challenge myself.

(7. What could I help you with?, what would you like to see next? I will prioritize active subscribers inputs :) )

I would like to see how we do the trading journal more efficiently and effectively.

Have a great weekend!

Not sure if this is helpful but thought I would give it this go :) Happy to help out any way I can.

**1. What was the problem you were having before you discovered the Tortoise products and services?**
I'm interested in retiring early, or at least retiring with a good-sized asset base. I have been dabbling in trading, real estate, internet marketing and business since my early 20s. Have decided that stocks are the asset class for me. I went looking for swing/daytrading courses and chatrooms, and ended up being taken for a ride by some of them. Decided to shift focus to a long-term, Bogle-like approach to investing which I'm happy with but it will take a long-time to save a large enough asset base. So, I'm looking to increase my returns to build up my asset base size.

**2. What did the frustration feel like as you tried to solve that problem?**

I was annoyed at putting in a huge amount of effort into trying to learn to trade but I wasn't progressing and then finding out that the system or "expert" was dishonest. This made me question whether daytrading was actually possible. So, I shifted my efforts to long-term, passive investing.

**3. What was different about our products and services?**
I had been following you since you started in mutual funds and seen the Tortoise approach evolve over a long time. The differences that made me commit: your openness of showing your approach / techniques (e.g. YouTube channel), the lack of glossy marketing or talk about the $ to be made from trading (big red flag for me), that fact you do live trade days (recorded too), and the effort to build a community and support. In short, credibility and integrity.

The differences that I like about the Tortoise approach itself: crystal clear setups for entry and exits so there is a common language when communicating and learning (this is critically important, I think); emphasis on trading being a hard earned skill not a mystical talent; a complete systems-approach to the market, including multiple time frames that talk to each.

Finally, my profession is organisational psychology - so a lot of the OD, statistics and systems thinking material you incorporate just makes sense to me.

**4. Take us to the moment when you realized our product was actually working to solve your problem**

Before signing up for the Gold membership, I had decided that trading was a skill that could be learned. I just needed a credible system / approach that could be learned, and then work really really hard at it over a long time. As I was going through the daytrading course, I quickly decided that I could learn and be profitable with the Tortoise approach if I worked hard and long enough at it.

(BTW, the amount of material included in the Gold subscription is huge and is fantastic value for money).

**5. Tell us what life looks like now that your problem is solved or is being solved**
I'm relaxed about learning how to trade. I know if I work hard at this approach and it doesn't work, then trading just isn't for me.

**6. What does the way ahead look like for you?**A long period of hard work, learning and late nights :) If I can't get trading to work for me, then that's no problem as I have given a workable approach a go.

**(7. What could I help you with?, what would you like to see next? I will prioritize active subscribers inputs :) )**

These all probably reflects the current stage of my learning...

**Feedback / Coaching**: any kind of feedback loop so people can reflect on their trading or be coached, whether that is seeing yours or others trades, individual or group feedback, FAQs, quizzes, videos, etc. The chatroom obviously includes all these things but there may be a way to improve them, make it more frequent, better targeted, etc.

**Trade management:** the hardest and probably most important thing I'm learning is trade management and exits. E.g. when to use a wider top vs take an immediate RLxD. This seems to be mostly influenced by the type of day (trend vs grind vs choppy). I haven't seen a specific video on this in the materials (I may have missed it).

**Impact of higher timeframes on daytrading:**again, something I'm focusing on. How to incorporate what is going on in the current market condition and higher timeframes to fine tune the daytrading approach for the day.

**(8. Would you be willing to do a short recorded interview?)**
Sure - but I do not how helpful my input will be :)