

The Redder, the Better!

A couple of weeks ago, Jennie came up to me and said, "Bo, my portfolio is all red. Isn't it wonderful?"

We both laughed. Jennie's friend, who was right beside her, looked at both of us like we were on drugs.

Jennie has been a member of the *TrulyRichClub* for three years now and she's seen her portfolio gone red before—many times—and she's seen how it all bounced back.

She's no longer worried. In fact, she's excited whenever her portfolio becomes red. She has internalized the *TrulyRichClub* philosophy: The Redder, the Better!

Why? She's realized that the stock market *must* go down. If not, she can't earn big. *She's realized that her biggest earnings happen when her portfolio is very red—and she buys at that time!*

Happy investing!



May your dreams come true,

Bo Sanchez
Bo Sanchez

P.S. I'd love to see you face-to-face! Besides, if you've not yet attended my "banner" seminar on the stock market, you *should*. It'll clarify a lot of things in your mind. Join me for my "*How to Make Millions in the Stock Market*" Seminar on August 1 in PICC. I promise you, you'll not only learn a TON about stock market investing, you'll receive a fire within you, a passion to grow your wealth via the stock market. Warning: Seats run out quickly. For more details, click the link below:

[Yes Bo, Tell Me More About The August 1 Seminar](#)

Company Updates: FGEN and FLI

By Mike Viñas

For this edition of our Stocks Update, we will continue our Company Updates with two relatively new SAM Stocks – FGEN and FLI. This will give you a better pulse on the company's performance and long-term growth potential. If you are investing or planning on investing in any of these two companies, this update will be helpful for you. It's always good to know more about what you have or what you are holding in your portfolio.

FGEN

First Gen Corporation's 1st quarter 2015 net income climbed by 17.7 percent to \$50.5 million. This beat forecast primarily because of better than expected performance of EDC and the Pantabangan-Masiway hydro plant. In addition, earnings from the gas plants were also better than expected.

EDC, FGEN's 49 percent-owned subsidiary, posted a core net income that rose 11 percent to P2.4 billion during the 1st quarter of 2015. Along with this, revenues were slightly stronger than expected with its 1st quarter 2015 revenues increasing by 19.1 percent to P8.5 billion. These revenues beat expectations caused by stronger than expected revenues from the Pantabangan-Masiway Hydro plant. However, this was partially offset by weaker than expected revenues from the Palinpinon-Tongonan and Bacman.

FGEN's 69 percent-owned hydroelectric plant, the Pantabangan-Masiway, reported a 4.9 percent decrease in its 1st quarter 2015 revenues to P1.04 billion. Ancillary service revenues rose 0.8 percent to P382 million. Furthermore, the plant's output increased 16.1 percent to 160GWh. This was offset by a 12.3 percent decline in average selling price to P4.33/kwh. As a result, the hydro plant's earnings for 1st quarter 2015 amounted to P602.3 million.

We continue to like FGEN because of its investment in renewable energy company EDC, and its stable core earnings, brought about by the Sta. Rita and San Lorenzo gas plants. These plants have long-term take-or-pay contracts for all their generation capacities. The company's growth outlook also improved significantly with the new Avion and San Gabriel gas plant projects. These two new gas plants are set to boost FGEN's attributable power generation capacity by 23.5 percent to 2,679MW by 2016. Lastly, growth prospects for FGEN could improve more, assuming that the Sta. Maria gas plant expansion pushes through.



FLI

Filinvest Land, Inc.'s net income for the 1st quarter of this year increased by 14.8 percent from P1.07 billion to P1.22 billion. This increase was caused by a 16.2 percent improvement in real estate sales and 10.5 percent increase in rental revenues.

In the past two years, the growth of the company's take-up sales and the continued completion of its projects boosted its real estate sales by 16.2 percent to P3.55 billion compared to this same period last year. Majority of its revenues still come from the middle income and affordable segments with 89 percent of sales. Moving forward, real estate sales outlook remain to be favorable as take-up sales continue to grow. In fact, reservation sales for the 1st quarter of 2015 grew by 5 percent to P3.9 billion.



If one would consider each of its segments, FLI reported gross profit margins in the 1st quarter were mostly the same with the 1st quarter of 2014. The mix of products caused the slight decrease in overall gross margin from 41.7 percent to 41.3 percent with FLI booking more lower-margin, high-rise projects.

We continue to have a positive view of FLI as it continues to show strong growth in both the real estate and leasing revenues, driving net income higher. We are positive on its plants to almost triple its leasing portfolio by 2018. This will provide the company with a more stable source of recurring cash flow.

I hope this gives you reason and assurance why these companies are part of our SAM list of recommended stocks. This also provides you with an outlook of where these companies are headed in the future. Stay tuned for our next company updates.

P.S. If you would like to hear me live, I conduct free seminars every Friday at the COL Financial Training Center teaching the basics of long-term investing in the stock market. You may sign-up for these seminars at www.colfinancial.com.

I also give powerful talks on various engaging and practical topics every Sunday, 9:00 AM at Feast ATC in Cinema 2 of Alabang Town Center. Come by. It's for free!

Here are our SAM Tables (as of June 26, 2015 closing).

STOCK	Current Price	Buy Below Price	Target Price	Action to Take
AC	789.50	762.60	877.00	Stop Buying
CEB	86.10	124.80	156.00	Continue Buying
EEI	10.00	10.96	13.70	Stop Buying as per Bro. Bo
FGEN	25.00	28.80	36.00	Continue Buying
FLI	1.85	1.94	2.42	Continue Buying
GTCAP	1,371.00	1,278.26	1470.00	Stop Buying
LRI	10.80	12.68	15.85	Stop Buying as per Bro. Bo
MBT	93.25	94.78	109.00	Continue Buying
MEG	4.92	4.69	5.86	Stop Buying
MER	291.00	284.00	355.00	Stop Buying
SMPH	19.96	20.52	23.60	Continue Buying
URC	197.50	200.00	230.00	Continue Buying



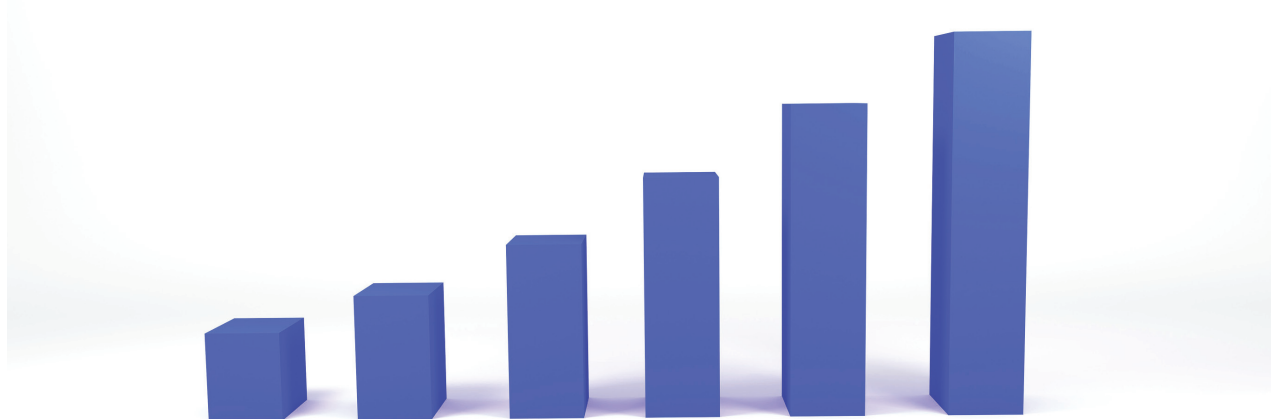
STOCK SYMBOL	DATE BOUGHT	PRICE BOUGHT	PRICE TODAY	ESTIMATED RETURN	BUY BELOW PRICE	TARGET PRICE	EXPECTED GROWTH
AC	Jul-13	603.50	789.50	30.82%	654.80	753.00	24.77%
	Aug-13	598.50	789.50	31.91%	602.40	753.00	25.81%
	Sep-13	580.00	789.50	36.12%	602.40	753.00	29.83%
	Oct-13	601.50	789.50	31.26%	602.40	753.00	25.19%
	Nov-13	569.50	789.50	38.63%	602.40	753.00	32.22%
	Dec-13	555.00	789.50	42.25%	602.40	753.00	35.68%
	Jan-14	525.00	789.50	50.38%	599.13	689.00	31.24%
	Feb-14	538.50	789.50	46.61%	599.13	689.00	27.95%
	Mar-14	574.00	789.50	37.54%	599.13	689.00	20.03%
	Apr-14	590.00	789.50	33.81%	599.13	689.00	16.78%
	Aug-14	704.00	789.50	12.14%	709.00	816.00	15.91%
	Oct-14	688.00	789.50	14.75%	709.00	816.00	18.60%
	Nov-14	690.00	789.50	14.42%	709.00	816.00	18.26%
	Dec-14	689.00	789.50	14.59%	709.00	816.00	18.43%
	Feb-15	730.00	789.50	8.15%	743.48	855.00	17.12%
	Mar-15	732.00	789.50	7.86%	743.48	855.00	16.80%
	Apr-15	800.00	789.50	-1.31%	762.61	877.00	9.63%
	Jun-15	772.50	789.50	2.20%	762.61	877.00	13.53%
TOTAL				25.12%			
CEB	Nov-14	76.70	86.10	12.26%	78.26	90.00	17.34%
	Dec-14	85.00	86.10	1.29%	130.43	150.00	76.47%
	Jan-15	94.70	86.10	-9.08%	124.80	156.00	64.73%
	Feb-15	92.30	86.10	-6.72%	124.80	156.00	69.01%
	Mar-15	88.50	86.10	-2.71%	124.80	156.00	76.27%
	Apr-15	84.40	86.10	2.01%	124.80	156.00	84.83%
	May-15	84.30	86.10	2.14%	124.80	156.00	85.05%
	Jun-15	83.65	86.10	2.93%	124.80	156.00	86.49%
TOTAL				0.26%			
EEI	Oct-13	9.57	10.00	4.49%	10.40	13.00	35.84%
	Nov-13	9.88	10.00	1.21%	10.40	13.00	31.58%
	Dec-13	9.70	10.00	3.09%	10.40	13.00	34.02%
	Jan-14	10.04	10.00	-0.40%	11.04	12.70	26.49%
	Feb-14	10.00	10.00	0.00%	11.04	12.70	27.00%
	Mar-14	11.00	10.00	-9.09%	11.04	12.70	15.45%
	Jun-14	10.62	10.00	-5.84%	11.04	12.70	19.59%
	Jul-14	11.00	10.00	-9.09%	11.30	13.00	18.18%
	Aug-14	11.24	10.00	-11.03%	11.30	13.00	15.66%
	Oct-14	11.10	10.00	-9.91%	11.30	13.00	17.12%
	Nov-14	11.18	10.00	-10.55%	11.30	13.00	16.28%
	Dec-14	10.70	10.00	-6.54%	11.91	13.70	28.04%
	Jan-15	10.80	10.00	-7.41%	11.91	13.70	26.85%
	Feb-15	9.99	10.00	0.10%	10.96	13.70	37.14%
TOTAL				-4.35%			

STOCK SYMBOL	DATE BOUGHT	PRICE BOUGHT	PRICE TODAY	ESTIMATED RETURN	BUY BELOW PRICE	TARGET PRICE	EXPECTED GROWTH
FGEN	Feb-15	29.00	25.00	-13.79%	32.43	37.30	28.62%
	Mar-15	30.50	25.00	-18.03%	32.43	37.30	22.30%
	Apr-15	29.40	25.00	-14.97%	31.30	36.00	22.45%
	May-15	27.55	25.00	-9.26%	31.30	36.00	30.67%
	Jun-15	25.30	25.00	-1.19%	28.80	36.00	42.29%
TOTAL				-11.45%			
FLI	Jun-15	1.84	1.85	0.54%	1.94	2.42	31.52%
TOTAL				0.54%			
LRI	Jun-13	11.50	10.80	-6.09%	12.68	15.85	37.83%
	Jul-13	11.00	10.80	-1.82%	12.68	15.85	44.09%
	Aug-13	10.50	10.80	2.86%	12.68	15.85	50.95%
	Sep-13	9.72	10.80	11.11%	12.68	15.85	63.07%
	Oct-13	9.10	10.80	18.68%	12.68	15.85	74.18%
	Nov-13	9.25	10.80	16.76%	12.68	15.85	71.35%
	Dec-13	8.82	10.80	22.45%	12.68	15.85	79.71%
	Jan-14	8.71	10.80	24.00%	13.78	15.85	81.97%
	Feb-14	9.00	10.80	20.00%	13.78	15.85	76.11%
	Mar-14	8.99	10.80	20.13%	13.78	15.85	76.31%
	Apr-14	9.24	10.80	16.88%	13.78	15.85	71.54%
	May-14	9.97	10.80	8.32%	13.78	15.85	58.98%
	Jun-14	9.59	10.80	12.62%	13.78	15.85	65.28%
	Jul-14	9.95	10.80	8.54%	13.78	15.85	59.30%
	Aug-14	9.85	10.80	9.64%	13.78	15.85	60.91%
	Sep-14	9.87	10.80	9.42%	13.78	15.85	60.59%
	Oct-14	9.49	10.80	13.80%	13.78	15.85	67.02%
	Nov-14	9.50	10.80	13.68%	13.78	15.85	66.84%
	Dec-14	9.40	10.80	14.89%	13.78	15.85	68.62%
	Jan-15	10.04	10.80	7.57%	13.78	15.85	57.87%
	Feb-15	9.74	10.80	10.88%	12.68	15.85	62.73%
TOTAL				12.11%			

Legend:

Continue Buying

Stop Buying



STOCK SYMBOL	DATE BOUGHT	PRICE BOUGHT	PRICE TODAY	ESTIMATED RETURN	BUY BELOW PRICE	TARGET PRICE	EXPECTED GROWTH
MBT	Jun-11	50.06	93.25	86.26%	78.88	93.60	86.96%
	Jul-11	55.69	93.25	67.46%	78.88	93.60	68.09%
	Aug-11	52.85	93.25	76.44%	78.88	93.60	77.11%
	Sep-11	50.40	93.25	85.02%	78.88	93.60	85.71%
	Oct-11	48.34	93.25	92.92%	78.88	93.60	93.65%
	Nov-11	50.33	93.25	85.28%	78.88	93.60	85.97%
	Dec-11	47.60	93.25	95.90%	78.88	93.60	96.64%
	Jan-12	49.42	93.25	88.69%	83.07	108.00	118.54%
	Feb-12	55.23	93.25	68.84%	83.07	108.00	95.55%
	Mar-12	61.60	93.25	51.38%	93.91	108.00	75.32%
	Apr-12	60.20	93.25	54.90%	93.91	108.00	79.40%
	May-12	62.13	93.25	50.10%	93.91	108.00	73.84%
	Jun-12	60.55	93.25	54.00%	93.91	108.00	78.36%
	Sep-12	65.38	93.25	42.63%	93.91	108.00	65.19%
	Oct-12	65.10	93.25	43.24%	104.35	120.00	84.33%
	Nov-12	67.24	93.25	38.69%	104.35	120.00	78.48%
	Jan-13	72.38	93.25	28.83%	113.04	130.00	79.61%
	Feb-13	78.75	93.25	18.41%	129.57	149.00	89.21%
	Mar-13	81.90	93.25	13.86%	129.57	149.00	81.93%
	Apr-13	82.81	93.25	12.61%	129.57	149.00	79.93%
	Jun-13	84.70	93.25	10.09%	129.57	149.00	75.91%
	Jul-13	78.89	93.25	18.20%	129.57	149.00	88.87%
	Aug-13	77.00	93.25	21.10%	119.20	149.00	93.51%
	Sep-13	84.65	93.25	10.16%	91.68	114.60	35.38%
	Oct-13	86.95	93.25	7.25%	91.68	114.60	31.80%
	Nov-13	80.55	93.25	15.77%	91.68	114.60	42.27%
	Dec-13	73.20	93.25	27.39%	91.68	114.60	56.56%
	Jan-14	73.75	93.25	26.44%	86.96	100.00	35.59%
	Feb-14	79.55	93.25	17.22%	86.96	100.00	25.71%
	Mar-14	81.40	93.25	14.56%	86.96	100.00	22.85%
	Apr-14	79.70	93.25	17.00%	86.00	100.00	25.47%
	May-14	83.50	93.25	11.68%	86.00	100.00	19.76%
	Jun-14	85.15	93.25	9.51%	86.00	100.00	17.44%
	Aug-14	85.75	93.25	8.75%	96.50	111.00	29.45%
	Sep-14	88.00	93.25	5.97%	96.50	111.00	26.14%
	Oct-14	83.65	93.25	11.48%	96.50	111.00	32.70%
	Nov-14	82.50	93.25	13.03%	96.50	111.00	34.55%
	Dec-14	82.95	93.25	12.42%	92.17	106.00	27.79%
	Jan-15	88.00	93.25	5.97%	92.17	106.00	20.45%
	Feb-15	94.75	93.25	-1.58%	97.39	112.00	18.21%
	Jun-15	87.55	93.25	6.51%	94.78	109.00	24.50%
TOTAL				34.74%			

STOCK SYMBOL	DATE BOUGHT	PRICE BOUGHT	PRICE TODAY	ESTIMATED RETURN	BUY BELOW PRICE	TARGET PRICE	EXPECTED GROWTH
MEG	May-13	4.23	4.92	16.31%	4.16	4.78	13.00%
	Jun-13	3.67	4.92	34.06%	4.16	4.78	30.25%
	Jul-13	3.15	4.92	56.19%	4.16	4.78	51.75%
	Aug-13	3.40	4.92	44.71%	3.89	4.87	43.24%
	Sep-13	3.21	4.92	53.27%	3.89	4.87	51.71%
	Oct-13	3.64	4.92	35.16%	3.89	4.87	33.79%
	Nov-13	3.58	4.92	37.43%	3.89	4.87	36.03%
	Dec-13	3.23	4.92	52.32%	3.89	4.87	50.77%
	Jan-14	3.36	4.92	46.43%	3.95	4.54	35.12%
	Feb-14	3.78	4.92	30.16%	4.70	5.48	44.97%
	Apr-14	4.43	4.92	11.06%	4.70	5.48	23.70%
	May-14	4.65	4.92	5.81%	4.70	5.48	17.85%
	Jun-14	4.51	4.92	9.09%	4.70	5.48	21.51%
	Jul-14	4.47	4.92	10.07%	4.70	5.48	22.60%
	Aug-14	4.26	4.92	15.49%	4.58	5.73	34.51%
	Sep-14	4.30	4.92	14.42%	4.98	5.73	33.26%
	Feb-15	5.09	4.92	-3.34%	5.10	5.86	15.13%
	Jun-15	4.71	4.92	4.46%	4.69	5.86	24.42%
TOTAL				26.28%			
MER	Sep-14	258.00	291.00	12.79%	284.00	355.00	37.60%
	Oct-14	260.00	291.00	11.92%	284.00	355.00	36.54%
	Nov-14	262.00	291.00	11.07%	284.00	355.00	35.50%
	Dec-14	261.80	291.00	11.15%	308.70	355.00	35.60%
	Jan-15	261.80	291.00	11.15%	308.70	355.00	35.60%
	Feb-15	271.40	291.00	7.22%	308.70	355.00	30.80%
	Mar-15	275.00	291.00	5.82%	308.70	355.00	29.09%
	Apr-15	263.80	291.00	10.31%	308.70	355.00	34.57%
	May-15	279.80	291.00	4.00%	284.00	355.00	26.88%
TOTAL				9.49%			

Legend: ■ Continue Buying ■ Stop Buying



STOCK SYMBOL	DATE BOUGHT	PRICE BOUGHT	PRICE TODAY	ESTIMATED RETURN	BUY BELOW PRICE	TARGET PRICE	EXPECTED GROWTH
SMPH	Oct-13	16.90	19.96	18.11%	17.20	21.50	27.22%
	Nov-13	16.40	19.96	21.71%	17.20	21.50	31.10%
	Dec-13	15.10	19.96	32.19%	17.20	21.50	42.38%
	Jan-14	14.68	19.96	35.97%	16.73	19.41	32.22%
	Feb-14	14.70	19.96	35.78%	16.73	19.41	32.04%
	Mar-14	14.90	19.96	33.96%	16.73	19.41	30.27%
	Apr-14	14.90	19.96	33.96%	16.80	19.41	30.27%
	May-14	16.34	19.96	22.15%	16.80	19.41	18.79%
	Jun-14	16.18	19.96	23.36%	16.80	19.41	19.96%
	Jul-14	16.52	19.96	20.82%	16.80	19.41	17.49%
	Aug-14	15.40	19.96	29.61%	17.60	20.30	31.82%
	Sep-14	16.64	19.96	19.95%	17.60	20.30	22.00%
	Oct-14	16.50	19.96	20.97%	17.60	20.30	23.03%
	Nov-14	17.48	19.96	14.19%	17.60	20.30	16.13%
	Dec-14	16.98	19.96	17.55%	17.60	20.30	19.55%
	Jan-15	17.44	19.96	14.45%	17.60	20.30	16.40%
	Feb-15	18.92	19.96	5.50%	20.52	23.60	24.74%
	Mar-15	19.66	19.96	1.53%	20.52	23.60	20.04%
	Apr-15	20.45	19.96	-2.40%	20.52	23.60	15.40%
	May-15	19.64	19.96	1.63%	20.52	23.60	20.16%
	Jun-15	18.90	19.96	5.61%	20.52	23.60	24.87%
TOTAL				19.36%			
URC	Jun-15	180.00	197.50	9.72%	200.00	230.00	27.78%
TOTAL				9.72%			

Legend:

Continue Buying

Stop Buying



Mike Viñas is an Investment Trainer of COL Financial Group, Inc. He is a Certified Securities Representative and Certified Investment Solicitor.

2014 Top Winners of TrulyRichClub's Stocks

If you followed our Stock Recommendations in the past, you'd have enjoyed these earnings. We're reposting this again to encourage you to be faithful to your monthly investments *today* for the stocks we recommend *above*. Never give up. And you'll have great winners 10 to 20 years from now!

Note: The percentage returns cannot be compared between the two tables below. The All Time Winners table does not take into consideration a cost-averaging method. The percentage return is only from a buy-and-hold strategy. The 2014 Table however integrates a cost-averaging method throughout the months it was under the Buy-Below.

STOCKS	STOCK SYMBOL	TIME RECOMMENDED	ESTIMATED TIME HELD	PRICE RANGE	ESTIMATED RETURN
D&L Industries	DNL	February 2013 to April 2014	14 Months	P6.45 to P10.00	44%
PLDT	TEL	June 2013 to April 2014	10 Months	P2,902.00 to P3,260.00	16%
Banco De Oro	BDO	April 2013 to August 2014	16 Months	P89.60 to P93.00	24%

Top Past Winners of TrulyRichClub's Stocks

STOCKS	STOCK SYMBOL	TIME RECOMMENDED	ESTIMATED TIME HELD	PRICE RANGE	ESTIMATED RETURN
Ayala Land	ALI	June 2011 to February 2012 (3 rd week)	9 Months	P15.09 to P21.65	35%
Nickel Asia	NIKL	February 2012 to March 2012 (3 rd week)	2 Months	P23.75 to P26.20	10.32%
Bank of The Philippine Islands	BPI	February 2012 to November 2012 (4 th week)	10 Months	P68.45 to P91.00	34.29%
Ayala Corporation	AC	October 2012 to December 2012 (2 nd week)	2 Months	P440.00 to P520.00	17.65%
SM Prime Holdings	SMPH	February 2012 to December 2012 (1 st week)	10 Months	P12.48 to P17.00	27.75%
Alliance Global	AGI	January 2013 to February 2013	1 Month	P17.54 to P20.50	16.88%
Meralco	MER	January 2013 to April 2013	3 Months	P268.00 to P377.00	28.05%
First Philippine Holdings	FPH	June 2011 to June 2013	25 Months	P63.18 to P95.20	32.92%
JG Summit Holdings	JGS	February 12 to October 2013	18 Months	P25.75 to P43.50	39.96%
D&L Industries	DNL	February 2013 to April 2014	14 Months	P6.45 to P10.00	44%
PLDT	TEL	June 2013 to April 2014	10 Months	P2,902.00 to P3,260.00	16%
Banco De Oro	BDO	April 2013 to August 2014	16 Months	P89.60 to P93.00	24%

(Disclaimer: Past performance doesn't guarantee that you'll have the exact same results in the future. After all, your earnings all depend on the market's performance.)