

投資理財有很多管道有股票、基金、房地產，我這次要講的是海外基金，一般投資大眾買海外基金都是免稅的，海外基金採最低稅負制，只要海外所得超過 100 萬元就要申報，加計所得後要超過 670 萬才需課稅，目前買基金不只可以跟銀行買，現在也有很多基金平台(基金超市)可供選擇，我會選擇有政府立案的基金平台且購買基金由集保公司保管，遇到基金平台倒閉，你的資金才能要的回來，你只要用 GOOGLE 大神打關鍵字「基金平台」就可以搜尋到，我目前是使用「基富通」，會選用基富通是因為之前有推出免手續費的促銷活動，且同公司同系列基金互轉免收轉換手續費，投資沒有穩賺，如果虧錢還要繳手續費相信大家都很不願意，上網就可以申請基金平台帳戶了。

接下要如何選購自己理想的基金，其實相同類型基金彼此的績效是不會差很多的，因為基金轉換免收費用，所以固定選擇一家投資分佈廣泛且市佔率高的基金(例如:富蘭、富達、瑞銀)，接下來要選擇哪個市場進場，可參考「強基金」<http://www.fundhot.com/indexfbi.html> 它每 10 天會更新資料，以前的資料會不見，大家可以利用 EXCEL 每 10 天作一次紀錄，如下圖所示:

全球市場	新興市場	邊境市場	成熟除美國小型	新興小型	美國	美國小型	歐洲	歐洲小型	日本										
7/30/2018	0.48%	7/30/2018	-0.97%	7/30/2018	-2.58%	7/30/2018	-1.64%	7/30/2018	-2.76%	7/30/2018	1.79%	7/30/2018	-0.26%	7/30/2018	-0.40%	7/30/2018	-3.23%	7/30/2018	0.57%
7/27/2018	0.85%	7/27/2018	-0.87%	7/27/2018	-2.34%	7/27/2018	-1.49%	7/27/2018	-2.43%	7/27/2018	2.48%	7/27/2018	0.47%	7/27/2018	-0.71%	7/27/2018	-3.79%	7/27/2018	1.00%
7/26/2018	1.19%	7/26/2018	-1.28%	7/26/2018	-3.07%	7/26/2018	-1.96%	7/26/2018	-2.92%	7/26/2018	3.27%	7/26/2018	2.51%	7/26/2018	-0.95%	7/26/2018	-4.19%	7/26/2018	0.43%
7/25/2018	1.66%	7/25/2018	-0.25%	7/25/2018	-2.95%	7/25/2018	-2.04%	7/25/2018	-2.90%	7/25/2018	3.70%	7/25/2018	2.05%	7/25/2018	-0.39%	7/25/2018	-3.37%	7/25/2018	-0.28%
7/24/2018	0.71%	7/24/2018	-1.94%	7/24/2018	-3.90%	7/24/2018	-2.89%	7/24/2018	-4.20%	7/24/2018	2.89%	7/24/2018	1.89%	7/24/2018	-1.18%	7/24/2018	-4.49%	7/24/2018	-0.67%
7/23/2018	0.22%	7/23/2018	-3.44%	7/23/2018	-4.54%	7/23/2018	-3.79%	7/23/2018	-5.82%	7/23/2018	2.50%	7/23/2018	3.12%	7/23/2018	-1.87%	7/23/2018	-4.90%	7/23/2018	-1.15%
7/20/2018	0.23%	7/20/2018	-2.92%	7/20/2018	-4.62%	7/20/2018	-3.50%	7/20/2018	-5.02%	7/20/2018	2.40%	7/20/2018	3.17%	7/20/2018	-1.73%	7/20/2018	-4.77%	7/20/2018	-0.83%
7/19/2018	-0.09%	7/19/2018	-4.39%	7/19/2018	-5.45%	7/19/2018	-3.82%	7/19/2018	-6.07%	7/19/2018	2.59%	7/19/2018	3.60%	7/19/2018	-2.35%	7/19/2018	-5.13%	7/19/2018	-0.57%
7/18/2018	0.40%	7/18/2018	-3.30%	7/18/2018	-5.29%	7/18/2018	-3.30%	7/18/2018	-5.09%	7/18/2018	3.11%	7/18/2018	3.18%	7/18/2018	-2.08%	7/18/2018	-4.85%	7/18/2018	-0.48%
7/17/2018	0.36%	7/17/2018	-3.29%	7/17/2018	-5.86%	7/17/2018	-3.26%	7/17/2018	-4.83%	7/17/2018	2.98%	7/17/2018	3.04%	7/17/2018	-2.40%	7/17/2018	-4.89%	7/17/2018	-0.83%
7/16/2018	-0.02%	7/16/2018	-4.11%	7/16/2018	-6.40%	7/16/2018	-3.54%	7/16/2018	-5.80%	7/16/2018	2.66%	7/16/2018	2.63%	7/16/2018	-2.32%	7/16/2018	-4.78%	7/16/2018	-1.68%
7/13/2018	0.11%	7/13/2018	-3.71%	7/13/2018	-6.28%	7/13/2018	-3.81%	7/13/2018	-5.28%	7/13/2018	2.83%	7/13/2018	3.26%	7/13/2018	-2.45%	7/13/2018	-5.27%	7/13/2018	-2.84%
7/12/2018	-0.06%	7/12/2018	-3.97%	7/12/2018	-6.94%	7/12/2018	-3.93%	7/12/2018	-5.44%	7/12/2018	2.78%	7/12/2018	3.57%	7/12/2018	-2.82%	7/12/2018	-5.27%	7/12/2018	-3.31%
7/11/2018	-1.01%	7/11/2018	-5.38%	7/11/2018	-7.04%	7/11/2018	-4.45%	7/11/2018	-7.05%	7/11/2018	1.94%	7/11/2018	3.28%	7/11/2018	-3.77%	7/11/2018	-5.91%	7/11/2018	-2.53%
7/10/2018	0.16%	7/10/2018	-3.65%	7/10/2018	-7.09%	7/10/2018	-3.25%	7/10/2018	-5.74%	7/10/2018	2.73%	7/10/2018	4.14%	7/10/2018	-2.07%	7/10/2018	-4.33%	7/10/2018	-2.77%
7/9/2018	-0.04%	7/9/2018	-3.56%	7/9/2018	-7.47%	7/9/2018	-3.23%	7/9/2018	-6.06%	7/9/2018	2.46%	7/9/2018	4.85%	7/9/2018	-2.37%	7/9/2018	-4.89%	7/9/2018	-3.94%
7/6/2018	-1.00%	7/6/2018	-5.39%	7/6/2018	-8.45%	7/6/2018	-4.14%	7/6/2018	-7.17%	7/6/2018	1.64%	7/6/2018	4.36%	7/6/2018	-3.06%	7/6/2018	-5.66%	7/6/2018	-4.84%
7/5/2018	-1.72%	7/5/2018	-6.84%	7/5/2018	-8.94%	7/5/2018	-4.89%	7/5/2018	-8.70%	7/5/2018	0.86%	7/5/2018	3.62%	7/5/2018	-3.59%	7/5/2018	-6.32%	7/5/2018	-3.92%
7/3/2018	-2.44%	7/3/2018	-6.77%	7/3/2018	-10.89%	7/3/2018	-4.92%	7/3/2018	-8.37%	7/3/2018	0.05%	7/3/2018	2.59%	7/3/2018	-4.93%	7/3/2018	-7.45%	7/3/2018	-3.92%
7/2/2018	-2.36%	7/2/2018	-6.92%	7/2/2018	-11.43%	7/2/2018	-4.74%	7/2/2018	-8.32%	7/2/2018	0.60%	7/2/2018	2.41%	7/2/2018	-5.57%	7/2/2018	-7.33%	7/2/2018	-3.97%
6/29/2018	-2.07%	6/29/2018	-6.19%	6/29/2018	-9.99%	6/29/2018	-3.64%	6/29/2018	-7.60%	6/29/2018	0.37%	6/29/2018	1.82%	6/29/2018	-4.96%	6/29/2018	-7.11%	6/29/2018	-1.85%
6/28/2018	-2.56%	6/28/2018	-7.73%	6/28/2018	-10.13%	6/28/2018	-4.17%	6/28/2018	-9.03%	6/28/2018	0.33%	6/28/2018	2.04%	6/28/2018	-6.06%	6/28/2018	-7.94%	6/28/2018	-2.05%
6/27/2018	-3.09%	6/27/2018	-8.68%	6/27/2018	-10.43%	6/27/2018	-4.31%	6/27/2018	-9.10%	6/27/2018	-0.24%	6/27/2018	1.88%	6/27/2018	-6.36%	6/27/2018	-7.93%	6/27/2018	-1.78%
6/26/2018	-2.15%	6/26/2018	-7.05%	6/26/2018	-8.40%	6/26/2018	-3.44%	6/26/2018	-7.66%	6/26/2018	0.68%	6/26/2018	3.74%	6/26/2018	-5.52%	6/26/2018	-6.61%	6/26/2018	-1.78%
6/25/2018	-2.27%	6/25/2018	-6.78%	6/25/2018	-8.34%	6/25/2018	-3.40%	6/25/2018	-7.33%	6/25/2018	0.54%	6/25/2018	3.26%	6/25/2018	-5.57%	6/25/2018	-6.00%	6/25/2018	-1.92%
6/22/2018	-0.88%	6/22/2018	-5.77%	6/22/2018	-7.98%	6/22/2018	-2.43%	6/22/2018	-6.79%	6/22/2018	1.99%	6/22/2018	5.15%	6/22/2018	-4.20%	6/22/2018	-7.22%	6/22/2018	-0.95%
6/21/2018	-1.38%	6/21/2018	-6.85%	6/21/2018	-8.64%	6/21/2018	-3.41%	6/21/2018	-7.08%	6/21/2018	1.90%	6/21/2018	5.55%	6/21/2018	-5.52%	6/21/2018	-3.85%	6/21/2018	-0.60%
6/20/2018	-0.61%	6/20/2018	-5.62%	6/20/2018	-9.17%	6/20/2018	-2.78%	6/20/2018	-6.18%	6/20/2018	2.63%	6/20/2018	6.87%	6/20/2018	-4.83%	6/20/2018	-2.95%	6/20/2018	-0.40%
6/19/2018	-0.83%	6/19/2018	-6.19%	6/19/2018	-9.41%	6/19/2018	-2.75%	6/19/2018	-6.65%	6/19/2018	2.53%	6/19/2018	6.21%	6/19/2018	-4.86%	6/19/2018	-2.70%	6/19/2018	-0.82%

以上市場是投資基金最常看到的，紀錄一段時間之後，就可以知道每一個市場高點的數值，低點的數值，由此可以判斷何時買進賣出，當然如果你是基金大戶，可以直接跟該網站申請成為 VIP 會員，可以不用作功課，VIP 會員登入就可以看到所有市場的歷時曲線。

還有一個網站介紹給大家「玩股網」<https://www.wantgoo.com/global> 他有自己發明的買賣方法稱為「十全戰法」，當偏多買進，偏空賣出，如下圖所示：



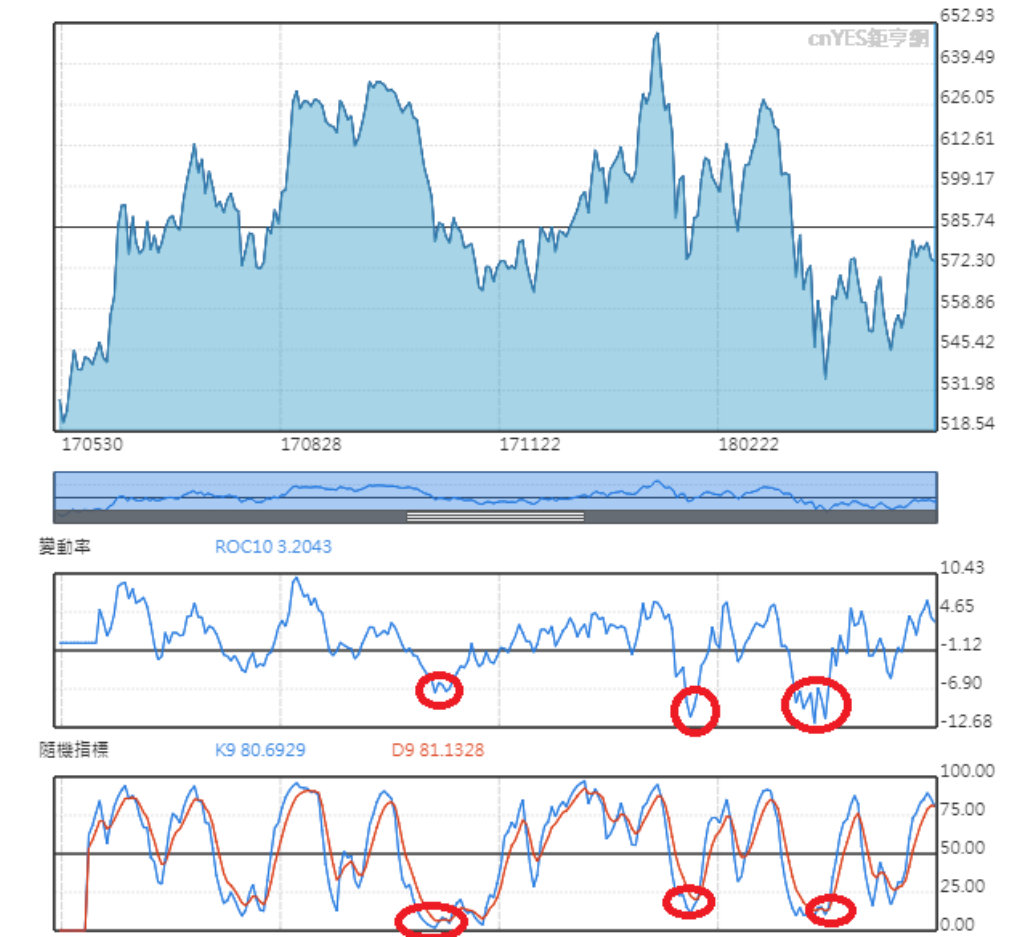
還有一個網站介紹給大家「鉅亨網」<https://fund.cnyes.com/> 裡面有兩個技術指標稱變動率(ROC)、隨機指標(KD)，如下圖所示：



安全 | <https://fund.cnyes.com/chart/chartstudy.aspx?code=B19%2C017&>

請選擇資料時間長度 ▼ 底圖色彩：白色 | 灰色 | 藍色  
連續線圖 ▼ 請選大圖指標 ▼ 變動率(ROC) ▼ 隨機指標(KD) ▼ 線圖長度：

20180523 淨值 574.52 -0.66(-0.11%)



當兩個技術指標都在最低檔，就是進場買進時機。

綜合以上三種方法，我都有親身測試過，要提高成勝率還需要定期定額(單筆分批買進)，以避免特殊情形發生，各位技師先進是否覺得基金投資變得更簡單些，這是我這幾年來投資基金的心得，希望大家會喜歡。