# THE ULTIMATE UNCENSORED GUIDE TO PASSIVE INCOME

## HOW TO 10X YOUR WEALTH AND CREATE MULTIPLE STREAMS OF AUTOMATED INCOME FOR LIFE

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# Introduction

Thank you for purchasing this report!

It represents many years of research, countless failures and successes, and finally, the most important things I learned along the way about how anyone can create multiple streams of passive income... and ultimately, **freedom**.

If you're like many of the hundreds of people I've consulted with over the past two decades, you likely fit into one of the following two camps:

1) You want more money, more freedom, and a better "lifestyle" (more time with family, vacation time, retirement income, etc.).

   Something better than the daily drudgery of being stuck as a corporate cubicle dweller in a dead-end job... or in a boring business that feels like a job.

2) You make good money, but you're so busy all the time that it's preventing you from enjoying your ideal lifestyle.

   You want to work less, add another 0 to your monthly income, and ultimately have the time freedom do to the things you've always wanted to do.

If any of the above describes you, then you're in for a real treat.

This guide contains powerful wealth-acceleration strategies 99% of the general public will never know about.

Many of these 'secrets' are still only discussed in tight circles of financial industry insiders and the well connected. The last thing they want is for them to get out into the mainstream.

After you finish reading this report, you'll know what these secrets are, why they've been intentionally hidden from public view, and more importantly, how you can take advantage of them just like the 1%-ers are doing right now.

Not only am I going to peel back the curtain and give you insights you can use to revolutionize your current financial situation no matter where you're at...

But I'll also share some underground money-growing methods that will give you an honest shot at being able to retire early and wealthy.

I'm talking about the difference between enjoying a comfy retirement that's free from financial worries... and just struggling to make ends meet.

Now, your definition of "the good life" may be very different from mine, yet the underlying steps to get there are the same.

But before we get into the meat and potatoes of what I want to cover, let me just say that the things you're going to read here are the unvarnished truth.

You'll recognize some of them as "common sense".

You'll also find a distinct absence of any wild claims about "overnight riches" or "do nothing and get rich".

Smart people recognize those things as nonsense and hype, often written for gullible, naïve folks who will believe just about anything they read.

Intelligent people are allergic to that sort of thing. We don't chase rainbows for pots of gold.

Those who do usually find the only thing at the end of the journey is an empty wallet.

If you're like me, this isn't your first rodeo when it comes to moneymaking opportunities.

You've probably seen a lot and tried a lot. And as valuable as experience can be, our experiences can also hold us back, especially the negative ones.

When you understand how wealth is created and the head-game behind it, you'll do things differently.

I encourage you to push the reset button!

Start your journey with a clean slate, with clear eyes, and with a child-like excitement for what you're about to discover.

Are you ready?

Great.

Pick a spot where you can be comfortable and undisturbed for a couple of hours.

I want you to imagine what it would feel like to wake up every morning already knowing that all your bills are going to be paid whether you get up out of bed or not.

Imagine being able to say YES more often. To your spouse. To your children, or grandchildren... being able to quietly write a check to help others. To help your favorite cause or charity.

Imagine becoming a financial HERO to your family.

There won't be any parades or trophies... just a quiet respect and love because YOU took action on your dreams and made your home more prosperous.

Well, I'm here to tell you that the life you want also wants you! It doesn't have to be in your imagination. It can be your day-to-day reality.

As others struggle with mounting debt, poor job security, and stagnant wages, you can have thousands of dollars of work-free passive income flowing in every month.

For over 20 years I've quietly earned millions of dollars from home by helping ordinary people just like you break free from the "rat race" and experience personal and financial freedom.

The fact that you've already taken action by getting your hands on this guide says a lot about you.

For whatever reason, not everyone has the desire, commitment and interest that you have.

So, I congratulate you! You're among a relatively small group of people who have already distinguished themselves as being special.

The timeless principles and strategies you're going to learn are truly the most powerful money-making concepts I've ever seen and used. And I thought I'd seen everything!

Now you've got the opportunity to profit from them, too.

**Word to the wise** – skimming or skipping sections of this report will result in a total waste of your time! So, invest your time wisely.

Buckle up and let's ride!

# A Sobering Wakeup Call

There's nothing better than being free to do whatever you want. However, unless you're born with a multi-million dollar trust fund, you'll have to work for your freedom.

I used to think that money = freedom.

But now I realize that money and freedom are two separate things.

Money can amplify freedom... but money in and of itself doesn't create freedom.

Money is a way we *measure* our choices. Freedom is how we *make* our choices.

Money can certainly expand the amount of options you have available to you.

But freedom comes when you choose the options you want and you're content with your choices.

You can choose to make more money, or you can choose to buy more stuff, however neither = freedom.

**It's a choice between tradeoffs.**

Many of us had parents who went to work, came home, got a weekly paycheck, and never truly understood money.

The generational byproduct of this has led to a legacy of financial illiteracy.

*"Education may (or may not) be expensive, but ignorance can cost you dearly."*
*~ Larry Swedroe*

For the first time in nearly a century, we have a generation that stands to be less successful than its parents' generation.

Today, thanks to stagnant wages, many people are earning and saving less, and wondering how they're going to be able to pay for just the basic necessities.

By the time the average student graduates from high school, they'll have invested around 15,000 hours in learning about a wide variety of subjects that are considered necessary to be successful in life.

Many go on to college where they'll spend another 2,000 or so hours studying a specific subject in preparation for what they're hoping will be a rewarding career.

If we were to stop each graduate as they stepped off the stage and ask them the question, "What's your biggest goal in life right now?", chances are good that the most popular answer would be "To make a lot of money."

Although this kind of wet-behind-the-ears answer may lack the seasoning of maturity, it's hard to overlook the fact that schools simply fail to teach students abundance, let alone basic money management skills.

Most of what you typically get is a bunch of academic mumbo-jumbo that's intended to pass for education, but is entirely useless to all but a handful of bureaucratic policy makers.

**The reality is, school is designed to teach us how to work for money (and pay interest)**.

Nowhere within the public educational system are we taught how to properly use that money to make more money, or as I like to call it, 'have money work for us (and get paid interest)'.

In other words, we're taught only ONE part of the equation and not the other.

According to a recent Bankrate.com study, 76% of working Americans are living paycheck to paycheck with little-to no emergency savings. 27% have no savings at all.

College costs have tripled since the early 80s. College grads are leaving with a mountain of debt, only to find out they're not as employable as they thought they would be...

...and if they DO land a job, they're making way less than they were counting on.

They're stuck in the slow lane and heading towards a bleak future that only offers more of the same: more hard work.

# College Tuition

| SCHOOL NAME | YEARLY TUITION (Not counting R&B, books, etc) | TOTAL TUITION After 5 years of school | STARTING SALARY |
|---|---|---|---|
| *Stanford University* | 37,881 | 189,405 | 67,500 |
| *Princeton University* | 33,340 | 176,700 | 65,000 |
| *Harvard University* | 37,012 | 185,060 | 60,000 |
| *Cornell University* | 37,954 | 189,770 | 58,000 |
| *Duke University* | 38,975 | 194,875 | 56,800 |

Of course, these numbers only tell half the story...


It seems like everywhere you look these days you see fast-food restaurants, grocery stores and massive retail chains filled with retirees working long hours just to make ends meet.

Sadly, the fairytale of retiring to a life of playing a few rounds of golf every week, spending quality time with their kids and grandkids, and taking four or five vacations a year has turned into something more like an episode of Survivor for millions of retirees.

As of 2018, the Bureau of Labor Statistics reports that the average retiree household earns just $48,000 BEFORE expenses of $46,000.

**That's an after-expense income of only $166.66 per month!**

In other words, less than $40 per week!

Stop and take that in for a second.

Can you imagine working hard all your life only to arrive at retirement and find that your "Golden Years" means a life where — after working hard for 50+ years — you can't even afford dinner at Pizza Hut!

My friend, we were not intended to live this way. Yet we live in a society where being "normal" means being "obedient" to the system.

We sit up, beg, do tricks, and these companies pay us off with fancy, meaningless titles and crummy little perks that don't have anything to do with actually living a life of freedom or fulfillment.

Corporations demand loyalty, but aren't loyal to us! Instead, they rent us out like a cheap prom dress.

They squeeze as much out of us as they possibly can and then they get rid of us the moment they can find someone (or a robot) to do the job cheaper.

According to Forbes magazine, robots will take 50% of all jobs in America in the next 20-30 years — 50% of all jobs in America GONE.

After a lifetime of service, workers are being kicked into the ditch like a piece of corporate road-kill!

And for what? So the corporate shareholders can enjoy another quarter of profits!

Meanwhile, we're left holding the crumbs and wondering how we let ourselves get suckered into believing that the "system" was going to take care of us.

It's not. In fact, the only security you have is whatever security you create for yourself.

Most people assume they'll have enough funds in their 401(K), IRA or other retirement account to retire on, and if not, then Uncle Sam will pick up the slack.

Then decades later, many of them end up blaming the government, taxes, and the media for their poor investment returns.

The problem is their "plan" is that it's based on **hope and time**.

It hopes you're still alive after 40 or 50 years so you can eventually enjoy your wealth when you're old.

It’s like trying to win the Kentucky Derby on a donkey.

And while slow and steady may help you win the race, it works like a tortoise, which is why you’ve got to consider where you could be when the race is over.

As many don’t discover until it’s too late, the conventional ‘wealth-in-a-wheelchair’ plan requires surviving a lifelong gamble of frugal sacrifice and uncontrollable markets...

Things like the stock market, the housing market, and of course, the job market.

But let’s get real, because that’s not a financial plan...

**That’s a dangerous bet!**

There’s an old expression that says, “You never get hit by the bus you see coming.” It’s the one you *don’t* see coming that will nail you.

The old money rules our grandparents grew up with is history.

The gold pocket watches and secure pensions of the past have been replaced by pink slips and two week severance checks.

You can no longer depend on a job, politicians, the government or even family and friends since some of them are now broke too!

Planning for your future isn’t the responsibility of the banks, Wall Street, or the government to provide for your retirement.

To put it bluntly...

**It’s your responsibility**.

The raw, unsugar-coated truth may be a hard punch to the gut for some, but somebody’s gotta say it.

The first step to solving a problem is to admit that there’s a problem in the first place, right?

And while facing reality may be scary, a risk isn’t any less of a risk if you bury your head in the sand and ignore the problem.

But there's a silver lining in all this...

By educating yourself (like you're doing right now) and taking the proper actions, you can avoid ending up like the 95% crowd that are still "clocking in" at a job at age 65, or are broke and dependent on the government.

So, if you want to create real wealth and financial security **while you can still enjoy it**, then you've got to dump the old and outdated financial roadmap that's based on hope and time and exchange it for *control* and *leverage* instead.

Because contrary to popular belief, achieving financial freedom isn't dependent on intelligence or hard work.

If it was dependent on being smart, then scientists and professors would be the wealthiest people in the world, and we know that's not the case.

Both smart people and people of "average" intelligence become wealthy.

What about hard work?

If that were the case, then hard-working laborers would be the wealthiest people. Again, we know that's not true.

Growing up in a modest middle class family, both of my parents worked their buns off for everything that we had.

I thought that I'd just have to work even harder if I were to ever become financially independent and wealthy someday.

It wasn't until I was out of college and out on my own that I even had the slightest inclination that passive income even existed.

When I started to study successful people, I quickly realized that hard work was only half of the equation.

The other half is having access to the right information and acting on it.

Because money, like energy, doesn't just all of a sudden disappear into thin air when the stock market, real estate market, and currency markets collapse.

It simply transfers to someone else.

**It moves from the ill-informed to the well-informed**.

You can be like most people who blindly accepting things the way they are and get average results like they do...

...or recognize the insanity of the settle-for-less crowd and have the guts to follow the beat of your own drum.

I learned a long time ago that if “the herd” is going in one direction, your best bet is to go in the other!

Take Suze Orman for example. People call in for her advice about their financial problems.

Then she’ll say things like, “What were you thinkin’ girlfriend?!”

But what’s hilarious (and hypocritical) is her advice about saving for retirement.

In fact, go to any bookstore and pick up almost any book by a financial ‘expert’ about saving for retirement or building wealth and you’ll notice one thing...

They pretty much all have the same general advice:

Stop eating out...

Stop buying those $5 lattes at Starbucks...

Stop Vacationing…

Stop spending money on your hobbies...

Suze used to have a segment in her show called “Can I afford it?” where folks would call in and she’d ‘approve’ or ‘deny’ their future purchases right on the spot.

Yup, continue to squirrel away your “scrimp money” in savings accounts, bonds and 401(K)s...

Then keep on doing that for 40 to 50+ years so you can end up with 1 million bucks at age 70 (AGE 70!).

Now, I'm not suggesting you should recklessly go throwing your money around.

Yet, if you're not willing to take calculated risks to make it grow at a higher rate of return (as in nothing ventured, nothing gained), you'll never know.

So many people live a life of extreme sacrifice and safety with their money, only to find out years later that they've never really lived in the first place.

A friend of mine once told me that he just wants to do what his uncle did: live frugally until he accumulates net assets of a cool million.

But his uncle actually had more. He went to his grave with $2 million without enjoying life. Sad, but true.

It's one thing to amass a big lump sum and want to protect that money.

It's quite another to sacrifice your lifestyle because your disposable income or savings is sitting still, stashed away earning almost zero interest in a bank account.
Many well-meaning people have taught us to believe that we don't really have wealth if we don't save.

I'm going to tweak this sacred cow money-mantra a bit and brand it with this:

**Wealth only stays on an upward track when you give your money a chance to work for you.**

There's a big difference between saving & investing, versus spending & consuming.

Investments have always been and will always be more profitable than saving money.

**You can't save yourself rich.**

Think about it... how many millionaires do you know who have become wealthy by investing in savings accounts? I rest my case.

The reason for that is because **inflation** (the invisible tax) will always beat you in that race.

It's really just another form of theft and it will rob you blind if you don't understand the rules of the game.

If you just save money, inflation simply “eats” it up with time, while its buying power decreases.


Since the inception of the Federal Reserve Banking system in 1913 — which was the first step toward dissolving the gold standard — the U.S. dollar has lost over 95% of its value.

Until that moment, the dollar was backed by gold and had a fixed value.

So, if you saved ten dollars in 1790, you could still buy the same amount of goods with your savings 100 years later because the currency supply was directly tied to the gold supply.

And because there was a limited amount of gold, there was a limited sum of money in the system, as well.

As a result, the dollar was highly valuable because it had something real, tangible and valuable backing it.

Nowadays, money continues to be worth less and less every year.

The Fed can essentially “print” digital money out of thin air... and the more money that’s printed, the more worthless it becomes.

As a result, you’re not able to buy as much with your money as you were ten years ago.

What cost you $1 in 1913 when the Fed was created now costs you $20 or more!

With an annual inflation rate of 2%, the average person will see prices double at least two times during his or her lifetime.

So, if the price of a loaf of bread costs $1 on the day you're born, it's likely to cost at least $4 by the time you depart this earth.

According to the Bureau of Labor Statistics, the average annual inflation rate over the past 20 years has been about 3%, which means you'll see prices rise nearly EIGHT fold over the same period.

And if inflation ratchets up just by a single percentage point to 4%, then you'll see prices rise nearly SIXTEEN fold!

Governments use inflation to reduce the real value of their debts.

In the 1970's, Fed Chairman Paul Volker was able to head off the recession by bringing the interest rates up to 21.5%.

Back then, the U.S. was the world's largest *creditor* nation.

Today, it's the world's largest *debtor* nation with a national debt of over $22 Trillion dollars ($22,000,000,000,000.00).

With that level of debt, the U.S. government has every incentive to raise interest rates... and even more of an incentive to lie about it.

Over the past decade (and two stock market crashes), the average American retirement account grew at an average rate of just 3.7% per year.

Think about it: if you make a 4% return and pay 25% in taxes, your net yield is 3%.

If inflation is 3%, then your entire investment gains are wiped out.

In other words, you've taken that risk for nothing, nada, zippo!

The big takeaway here is that if it takes 3% just to tread water and inflation rises just a bit, you're in negative territory in your retirement portfolio.

This is why you need to be earning an after-tax yield of **at least 4% per year** just to keep pace with inflation.

Fortunately, the kind of passive income vehicles I'm going to share with you in this guide have the ability to outperform inflation rates many times over.

# Money Earner or Money Maker?

When it comes to time and money, there are basically 4 types of people in the world:

**No time and no money** - Most employees fall into this category. When you're in this situation, you can't go shopping on a Wednesday afternoon, take a leisurely three hour lunch, or fire your boss whenever you like. Most employees can't even save enough money to over one month's worth of living expenses.

**No time, lots of money** - Self-employed professionals and small business owners are usually in this category. They're slightly better off than the employee because they may earn more, but they have to work even harder than employees to keep up with the devaluation of the dollar, diminishing profit margins, competition, and servicing their customers.

**Got time, but no money** - College dropouts and bums have lots of time, but no money. Hey, maybe ignorance is bliss, but without a stable source of income, what kind of quality of life can you have?

**Got time and lots of money** - This is the category that big business owners, landlords, and investors are in. Imagine, not having to work for money, but having money work hard for you.

Ok, short quiz:

1. Which one of the four categories are you *currently* in?
2. Which one category do you desire to be in starting *tomorrow*?

We all need income to survive... and the more income streams you have flowing into your life, the easier it is to rebound if one of them goes away.

But income streams aren't all created equal.

Some are *active* and others are *residual*, *passive, or semi-passive*.

The majority of people live on **active income** from a job.

You work, you get paid. If you don't show up for work, neither does your paycheck. So when YOU stop, the money stops.

This is true whether you have a job, or you're self-employed as a freelancer, coach or consultant, where your income is directly tied to the number of hours that you work.

I know lots people who have bought franchises or opened up a business only to quickly discover that it was just a glorified job — one with long, grueling hours.

I know others who went to an expensive medical school or law school, only to find out they were still just an hourly wage earner with a massive school loan debt hanging over their head.

The problem with all of these scenarios is that you can only exchange a maximum of about 14 to 16 hours a day.

And since time = life, people are literally selling their most productive and enjoyable years to make someone else rich while they're left struggling to pay the bills.

**This is an ANTI-wealth program.**

If you never break free from employment slavery and continue to trade your time for someone else's dollars, a few things will likely happen:

- You'll be working your entire life
- You'll worry about money your entire life
- You'll depend on others your entire life
- The boundaries of your life will be determined based on how much money you have
- You'll never be truly financially free

Of course, there will be some people who read this guide who actually love what you do. You really do.

That's a rare and wonderful thing. But the problem is that no matter how much you love what you do, **you need to earn more than your current situation will pay**.

I recently talked to a 50-something guy who makes a good income. He lives in a nice home and is a respected member of his community.

But he said, “Brad, my little girl is getting married in a few months. It’s a day she’s been looking forward to her whole life. But how in the world am I going to pay for a wedding reception?

Because right now, I can’t even afford to feed 130 people if we were going to Taco Bell!”

Still, every morning, he does what 90% of Americans do...

The alarm clock rings. They drag themselves out of bed, get dressed, usually skipping a nice, relaxed breakfast.

Then they force themselves to get in their (not-paid-for) car and hit the road, giving the best years of their life to a company that doesn’t care about them.

They know that loyalty is a one way street.

Imagine the insecurity of living everyday knowing the company you gave up your life to help build can (and will) discard you anytime they feel like it... all while the company goes around shouting slogans like “loyalty” and being a “team player.”

We both know the truth though, don’t we?

Many people live in fear, wondering if they’ll get fired, downsized, or forced out with some lame excuse, knowing that the real reason is that in another six months they’d be vested for life in their pension plan.

There’s something about being the last rat left on a sinking ship that really demoralizes and demotivates a person.

Corporations buy people at wholesale and then sell ‘em at retail for as long as it’s profitable, or until they discover a cheaper way.

So, why do they tolerate it?

Because people feel like they have NO choice. They’ve gotta put up with this abuse because they’re trapped... they’re up to their eyeballs in debt and need the money.

So, forced to swallow a mouthful of caca, they let their bosses control their lives and decide how much money they’re worth.

Their time is controlled. If they show up late they're in trouble, but if they work late, it's expected. That soul-sucking endeavor will eventually burn out even the best ass kisser.

Most people work five days out of the week so they can live two. It's no wonder that the highest percentages of heart attacks happen on Monday mornings at 9 AM.

So many people are living lives of quiet desperation. They think they're free, living in a free country. Yet they have their own dictator.

Their lives become routine. They stop dreaming of bigger and better things. They lower their dreams to their income level.

They have to tell their children to "wait for payday." They yell at their spouses to stop spending so much money.

Some people are okay with that kind of life. That's fine.

But we're talking about YOU.

If any of the situations I just described ring true for you, then just realize that there's so much more out there waiting for you.

Because the truth is, when you get "the money thing" figured out, you're going to finally be able to buy back all the time and energy that you normally spend on making someone else rich...

...and finally have all the time you need to decide what you REALLY want your legacy to be about.

Regardless of your time availability, working capital, education, talent, family background, looks, skin-color, your "position" or where you were born, you can start earning an income that will have you running circles around your former boss.

I won't be able to cover everything I'd like to tell you in this guide or all that you'd like to know.

To completely cover all the nitty gritty details about what I'm going to show you would require more time and space than we have here, and likely several 1-on-1 conversations.

But my commitment to you is to give you a “working knowledge” so that you can see a clear path to the income and lifestyle you deserve... even if you’ve had “diddly squat” results in the past.

Moving on, **residual income** is just a fancy term for recurring, or what’s commonly known as **passive income**.

But before I give you my definition of what it means, I want you to first think about the word “passive”.

Webster’s defines the word passive as “Inactive.”

If we’re in pursuit of passive anything, what do you think the message is to our brain?

How can I do nothing and get a bunch? How can I be inactive and get rich? How can I do the least and get the most?

We all know that no one values wealth unless they’ve contributed to its creation. That’s why trust-fund babies burn through cash so fast.

Outside of the internet marketing space, people who are intrigued by the concept of passive income are generally those who put a good chunk of their earned income into a 401(K) or other retirement account, and then turn their investment over to the “pros” to manage for them.

They think to themselves, “I’m going to be passive. I know I did all the work to earn this money, but I’m going to be inactive. I don’t want to know about all this money and investing stuff.

Now that I’ve made it, I’m going to do nothing. Someone else will look after this investment for me and I don’t need to pay attention to it or understand what’s happening with my money.

Shoot, I don’t even have to think about it because I read in a book that the goal is to have passive income, which means that I can sit back and be inactive and do absolutely nothing.”

Sounds pretty absurd, doesn’t it?

Yet, millions of Americans would rather blindly follow what the rest of the herd is doing, than learn how to build wealth on their own.

During the 2008 financial crisis, these people found out that they didn't have 401(K)s... they had 201(K)s!

I've reserved a whole other chapter to exposing some of the most dangerous retirement lies Wall Street and other financial pickpockets want you to believe.

Fact is, right now we're overdue for a stock market crash.

At the time of writing, we're in the middle of the longest bull run in history, and we've been hitting new all-time highs, which means one thing... a significant correction is on the way.

It might happen in a few months, or in a few years — no one really knows for sure — but every single day that goes by brings it one step closer.

Seeing your nest egg lose 50% of its value is the kind of thing that happens when you think you can do the least and get the most!

I like to think about passive in the context of a merry-go-round. Remember when you went to a playground and the kids jumped on the merry-go-round and yelled for you to push it? Remember how much effort it took to get it going?

A bunch, right?

But once the merry-go-round was moving, the amount of effort it took to keep it going was no more than an occasional swoop with your hand. It required very little effort to keep it going. BUT, it did require some effort.

You can't be 100% passive and expect the merry-go-round to keep going. If you ever decide to completely stop pushing the handle bars, the merry-go-round will stop.

The distinction I'm making is this: passive anything is a bad goal and a bad idea to focus on because it requires us to fall into the trap of thinking that by doing nothing we can get what we want.

A more enlightened concept is "leveraged income." Now, that's something I can get excited about.

Because if I’m focused on leveraged income, then I’m focused on having my money make money. I’m focused on using OPM (Other People’s Money), OPK (Other People’s Knowledge), and OPN (Other People’s Networks).

I’m actively involved in the process when I’m *leveraging*. I’m playing smart. I’m using my brain to achieve my goals. I’m not focused on doing nothing, on being passive.

Instead, I’m focused on taking the financial resources I have available to me and growing them as efficiently and effectively as possible.

Robert Kiyosaki, author the Rich Dad Poor Dad series says “Leverage is the reason some people become rich and others do not become rich.”

**Financial leverage is all about using money as a tool**.

The wealthy don’t ‘work’ for money. They invest in assets... and assets produce cash flow, not a paycheck.

It’s about converting your available cash into income-producing assets that will continue to pay you without working.

It’s an amazing feeling when you’ve got hundreds or even thousands of dollars automatically flowing in to your bank account every single month whether you get up out of bed in the morning or not. That never gets old.

It doesn’t matter whether you’ve got a job or you’re self-employed... because you’re either using leverage to your advantage, or you’re being leveraged by someone else and you’re leaving money on the table.

It’s just that simple.

When you stop to really look at the most financially successful people on the planet — Bill Gates, Warren Buffett, Michael Dell, Richard Branson, Larry Ellison — you won’t find any of them kickin’ back and being passive.

They’re all active, but their time and money is highly leveraged.

Success in any endeavor requires you to be active. Nothing you want is attained by being passive, including wealth and income.

The seductive song of passive income is one of the reasons so few people have the wealth they want.

That being said, in the context of **passive income generation**, there's obviously a certain level of automation involved, but it still requires you to keep your hands on the steering wheel of the car as you travel down the road.

To me, passive income is something you earn by owning or controlling income-producing assets that produce ongoing or recurring cash-flow **with little or no work involved on your part once it's created**.

In fact, I'm getting paid (as you're reading this) to watch my money grow.

Here are some of the main benefits of having passive income:

- If you get sick or injured, you still get paid
- If you're disabled, you still get paid
- If you go to your kids' soccer game instead of going to work on Thursday, you still get paid
- If you take an extended vacation, you still get paid (I've sometimes been paid more while on my vacation than I spent)
- If you take 6 months off to take care of your ailing parents, you still get paid
- When you decide to retire, you still get paid
- When you pass away and leave this earth, your family continues to get paid

Do you currently have a source of steady, growing income that will do all that for you?

Sadly, the closest most folks ever get to enjoying passive income is when they finally start collecting their Social Security benefits.


Almost half of non-retirees in their 50s think Social Security will be their primary source of income.

However, the average monthly benefit for retired Americans is only $1,294, which just isn't enough to live comfortably in the U.S.

However, before we dive deeper down the rabbit hole together, I need to be completely blunt with you...

I feel it's not only my duty, but my responsibility to expose an extremely dangerous elephant in the room that self-anointed make-money-from-home gurus and other marketing opportunists are deliberately hiding from you.

I hope you can handle the truth, because I'm about to dish out some of it right now...

# The Passive Income Myth

My passive income journey started over 20 years ago. I had reached a breaking point in my previous career as a freelance artist.

I absolutely loved painting pictures for a living, but after 5 years of being hunched over a drafting table for 12 hours a day, I was completely burned out.

Even though I owned my own business, it felt more like a job because I was still trading my time for someone else's dollars.

It eventually got to where my fun-seeking side said, "Okay, that's it! I'm done!"

Now, around that same time, the Internet boom was really starting to take off, and searching online for a smarter way to leverage my time, money and resources just seemed like the next logical step.

So, I began surfing online for money-making ideas. I didn't know what to look for or who to trust, but I dove in with both feet.

I was super serious about it, but instead of writing my own first-class ticket to the good life, I ran into one roadblock after another.

Like a rudderless ship I ended up spending the first few years and tens of thousands of dollars in pursuit of what I call "The Passive Income Myth".

Let me explain...

Every day, my inbox (like yours) is cluttered with all kinds of hypey, flavor-of-the-week 'push button systems', most of which are pulled from places sunlight doesn't reach.

But there's an even bigger moneymaking con game going on that's been perpetuated for so darn long that most people simply forget to question whether it's true or not.

I'm talking about the idea of having endless streams of cash automatically flowing into your bank account without lifting a finger, making money while you sleep... yadda, yadda, yadda.

That's the passive income dream we're constantly being pitched every day.

Network marketing companies are built on it...

Seminar promoters have made millions selling it...

Bloggers are obsessed with it...

Internet marketers preach it to the masses...

And naive newbies buy into the concept hook, line, and sinker.

**The only problem is it's a big fat LIE.**

It's misleading, because the truth of the matter is the majority of businesses out there (like 95%+) require at least some level of ongoing advertising, selling, marketing, or recruiting to be successful.

Look at everyone who's promoting "passive income" on the Internet and you'll find that in reality, almost none of them are earning *true* passive income.

If they stopped working in their business, it would fail.

Maybe not immediately, but eventually it would.

So, if someone says they're making passive income from an online business, then they either don't know what passive income really means, or they're trying to sell you something that's disguised as passive income but doesn't actually work that way in the real world.

Because with most business opportunities, you've gotta hustle and put in a sh*t-ton of work before you make your first dime. Also, most people either suck at recruiting, or just don't want to recruit others.

**Side Note:** Many online businesses produce semi-passive income, which is a type of hybrid income that's not 100% passive. It's usually earned in businesses once they're established, but requires ongoing effort and management to profit from.

So, you might be thinking, “Ok Brad, if what everyone else is calling passive income is wrong and misleading, then what is true passive income and how do I get me some?”

Before I answer that, let me clarify something...

As an online entrepreneur, I’m a big fan of creating value and promoting quality products and services to my followers and clients.

Building an online business can be extremely rewarding when it’s done properly. But the time, effort, and capital required to get it off the ground is anything but passive.

Remember, anytime you have to trade your time to make money it’s NOT passive income – it’s WORK. And no matter how successful you become, YOU are always still part of the equation.

I’ll be the first one to tell you that when it comes to building wealth, growing a business is a great step in the right direction.

It just doesn’t incorporate the **most leveraged step**...

## Use MONEY (Not Work) To Make More Money

Again, to make *true* passive income (not the false kind I described above), **you need to own or control income-producing assets** — this is the #1 fundamental principle of wealth creation.

Income-producing assets include things like rental properties, bonds, annuities, patents, songs, franchises, dividend-paying stocks, etc.

There are literally thousands of sites, books and courses that can teach you about generating passive income from these typical kinds of low-ROI assets, so I’m not going to rehash them here.

However, there’s one type of high-ROI investment vehicle that doesn’t get covered by the mainstream media.

No, I’m NOT talking about scammy HYIPs (High-Yield Investment Programs) you’ve probably seen promoted online.

There are literally thousands of programs like these out there that claim to pay extremely high fixed or variable daily profits daily.

But 99.9% of them aren't actually based on any real investments at all.

Instead, they're nothing more than fraudulent money games and off-shore scams run by con artists whose number one goal is to milk your bank account dry.

The money goes in, but like the original Roach Motel, can't get out.

I was initially attracted to HYIPs in the early years of my online journey because of their ability to pay out without having to recruit others.

But I had absolutely no clue about how to determine whether a passive program was legit or not.

As a consequence, I made just about every mistake you can imagine and very quickly learned just how fast your money can evaporate into thin air.

Yup, the universe quickly taught me who was in charge... and it sure as hell wasn't me!

Ultimately WHEN (not if) an HYIP crashes and burns, they leave far more people losing money than the lucky few that made it.

I've personally lost well over six figures on high-yield investment scams of one form or another... and each time it happened it left me feeling like I just got sucker-punched in the face with a 10-pound sledge hammer!

Looking back, the silver lining in all this was the fact that my school-of-hard-knocks education taught me some super valuable lessons, which I then used to recoup all my losses and then some.

Nowadays, the only type of high-yield passive investment vehicles I endorse are those that are **100% transparent** (more on this later).

# The Rule of One

Awhile back I got a frantic call from an old friend of mine who was in emergency mode. He was scrambling to pay bills.

Why?

Because he broke the “Rule of One”.

The Rule of One says that “one is the most dangerous number when it comes to money”.

The reason why is because if you only have ONE of something...

- one job
- one investment
- one opportunity
- one product

... and something ever happens to that “one”... then you’re at ZERO.

That happened to me when I first got started online.

I put all my faith and trust in ONE income stream.

At the time, it was my only business and I was making a great income. Then, unbeknownst to me, I found out the owner had a serious gambling habit and blew all the company’s money.

All of the sudden it was like BAM! My income went from several thousand dollars a month to ZERO overnight.

The proper terminology for this is a “single point of failure”. When one thing breaks, the entire system is broken.

Your body understands this. It’s why you have two lungs... two kidneys... and two eyes.

**Side Note:** Network marketing is one of the most popular business models for newly minted entrepreneurs. It does a good job of helping people discover that they can make a living without having to punch a time clock.

Many people have made fortunes with this business model. But the reality is, when you work in this type of business model, you're much closer to being a "commissioned sales rep" than you are a "business owner".

Why?

Because you have NO control over any of the decision-making process when it comes to products, customer service, pricing, profit margins, compensation, etc.

Heck, even your own marketing is subject to scrutiny. Not only that, but you can be terminated for any (or no) reason at all.

This is why I would never recommend that you bet your entire financial future on something where you have no control over the most important aspects of your business.

Don't get me wrong, network and affiliate marketing is a great way to make money and build a customer base, and it's still something I participate in and endorse to this day.

But for the sake of your own financial future and the security of your family, I highly suggest you spend an equal or more time building income streams that allow you to have 100% control.

I realized the hard way that unexpected things can and will happen outside of your control, and when you least expect it.

I've seen countless businesses, and companies and opportunities come and go... some of them for the weirdest reasons.

**Bottom line:** The amount of true freedom you have is directly proportional to the number of things in your life that you can actually take responsibility for and make decisions about.

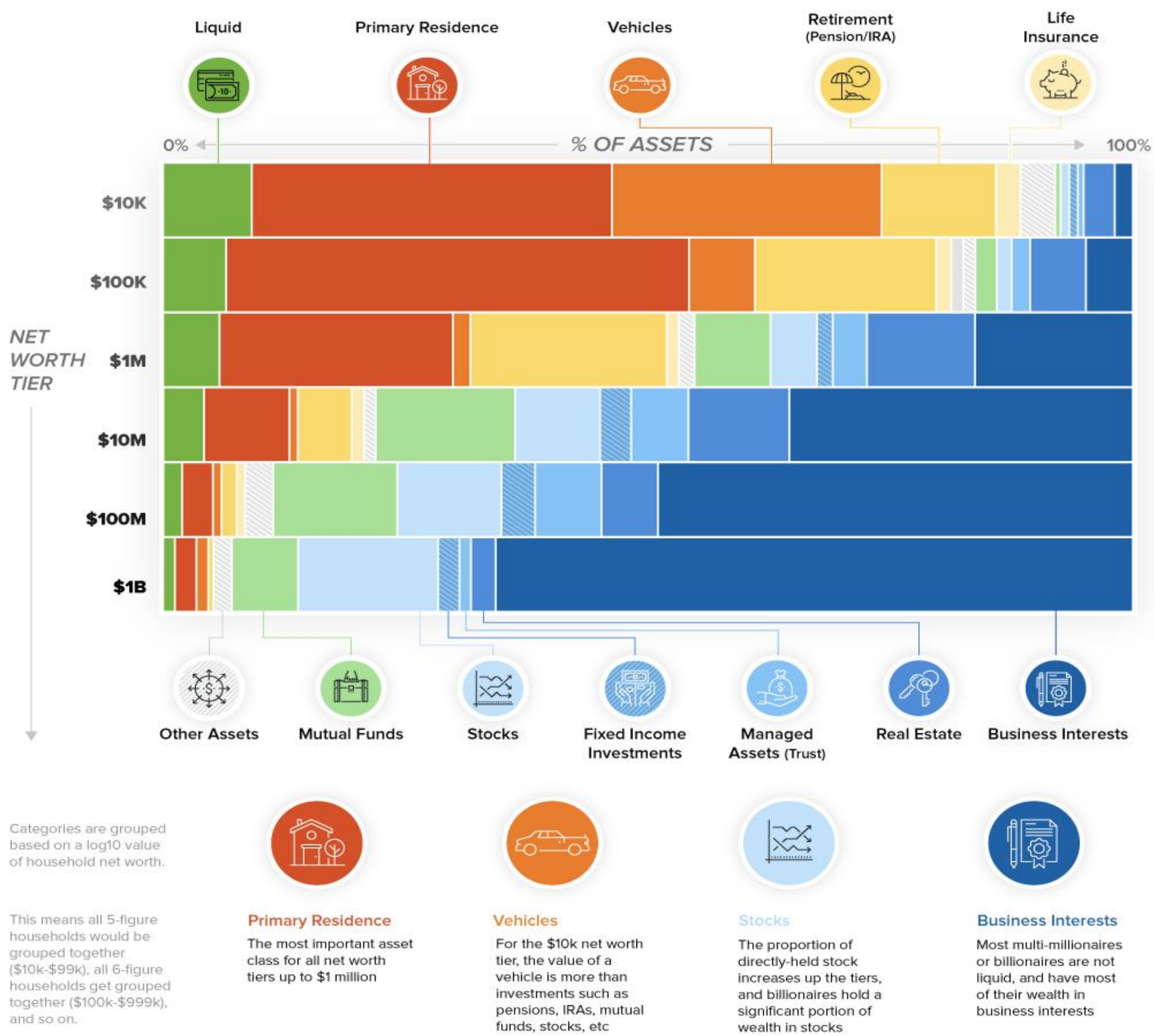
Don't forget that... and don't break "The Rule of One".

# The Case For Multiple Streams of Income

Continuing the train of thought from the previous chapter, let’s talk more about why having multiple streams of income is an absolute necessity and no longer an option these days.

According the IRS, the average millionaire in the United States has at least five different sources of income. Warren Buffett, for example, has 80+ different streams of income, making him money 24/7.

I’ve included a chart below that breaks down asset types by net worth. It makes it really easy to see what type of income streams millionaires actually have...



Now to be clear, a million dollars these days isn't really enough for financial independence... which is why most millionaires are working professionals and business owners.

So how do you become wealthy?

Well, first embrace the fact that you'll probably never get there on a job-based salary alone.

How do I know?

The IRS says so.

For many years, the IRS has been releasing an annual report that focuses on the Top 400 Individual Tax returns.

The latest report is for the years 1992 through 2014.

I know 2014 seems like a long time ago to you and me, but to the government, it probably seems very timely!

What's interesting is how the people on the list made their money.

Here's a breakdown by percentages:

- Wages and salaries: 4.5%
- Interest: 4.2%
- Dividends: 10.9%
- Partnerships and corporations: 16.3%
- Capital gains: 65%

What this means if you want to get rich is:

Working for a salary won't cut it...

Making money with relatively safe "income" investments won't cut it...

Investing only in stocks of large companies won't cut it...

Owning a business can not only help you create a solid foundation for building wealth, but could someday generate a huge financial windfall for you and make you rich.

The data clearly supports that last point.

Obviously, becoming rich (in financial terms) comes from investing in yourself and others, from taking risks, and then doing some things really well.

By the way, my definition of “rich” is having more passive income flowing in than you’re monthly living expenses. In other words, spending less than you make.

See, being rich isn’t about how much you make. Even those who have high incomes are not truly wealthy.

Most people’s lifestyles match their incomes. When they make more, they consume more.

In fact, most people make money solely to consume.

Which reminds me of a successful spinal surgeon I once consulted with...

He was making a million dollars a year, which put him in the top 1% of all wage-earners in the U.S.

On the surface, you’d think a guy like that is “rich”.

But between the alimony to his ex-wife, the fat mortgage on his 4,000 square-foot custom home, and brand new Jag, he spends $1.1 million.

So, while people like this seem to be living the American Dream, in reality they have the stress of knowing that if there’s a hiccup in the economy, or they lose their job, they’ll be in deep doo doo.

Point is, bringing in a lot of money doesn’t make you rich if you spend more than you earn, and you’re dependent on a salary.

As tempting as it may be, the real lesson here is to not let your spending grow along with your earnings.

Of course, this is easier said than done. After all, it's easy to fall into the trap of spending to your income, because as we get older, we believe we'll make more money.

But this isn't always true. I can remember several situations during my 25+ year entrepreneurial journey where I had a few really good years in a row financially, and then boom, I'd have a flat year where I was basically treading water and spinning my wheels.

Nothing produces 100% great every day for all eternity. Just like our health, sometimes we're up and sometimes we're down.

That's just a reality of life. Hence the importance of multiple income streams.

The more income streams you have flowing into your life, the easier it is to rebound if one of them goes away.

It protects you. If one stream dries up, you barely feel the bump. You're stable. You have time to adjust and shift gears into something else.

So, let's assume that you want to add another stream of income to your life...

You could always get another part or full-time job.

But it's not about looking for a 2nd, or even 3rd job. Working the 9-5 grind, living for weekends and 2 week vacations until you're lucky enough to reach 65 and retire isn't living — it's existing.

So that's not the kind of income we're going to talk about.

Instead, you want the kind of income streams that you can OWN.

Because whether you realize it or not, every morning as millions of people head off to work, another group of people are 'earning' income using a very different set of money rules.

They never punch a time clock or ask permission to take time off.

Instead, they focus their time and energy on acquiring income-producing assets, which in turn, generate multiple streams of passive cash-flow that automatically rolls in while they're sleeping, on vacation, or just having fun.

These people aren't necessarily any smarter than anyone else, and they weren't necessarily born with a silver spoon either (in fact, most came from the middle class or below).

But they do understand something 99% of everyone else doesn't:

**They know the difference between earning money and creating wealth**.

The wealthy also know the difference between appreciating assets and depreciating liabilities.

That's why they'll usually forego brand new cars for ones that are one to two years old and that don't lose half their value once they're driven off the lot.

The money saved will be used to create or increase an alternative income stream.

People who don't understand these distinctions are doomed to poverty. Instead of working for money and paying interest, the wealthy earn interest by making their money work for them.

They understand the concept of **leverage** (i.e. doing a lot with a little) and implement it into EVERY aspect of their lives — this is what separates them from the poor and middle class.

One of the most popular ways to leverage time is to become a business owner and multiply your efforts and profits by having other people (and/or systems) work for you.

The other way to leverage your time is to be an investor or a trader: someone who uses **money as leverage**.

Point is, in order to financially liberate yourself, you need leverage, not another soul-crushing job that sucks large amounts of precious time from your life and keeps you stuck on somebody else's treadmill.

# Net Worth Vs. Cash-Flow

There's been a growing trend in recent years among personal finance bloggers focusing on publicly documenting their net worth progress.

Whether intentional or not, blogs like these appeal to our natural voyeuristic tendencies for watching others discuss their net worth with the world.

Of course, the mainstream media and traditional financial world focus on the importance of net worth too, so it's easy to see why there's so much fascination about the subject.

To each his own, but they're focusing on the wrong goal!

I say that because net worth is a pretty worthless measure of financial success.

Your net worth can and will fluctuate based on the state of the markets, especially if you hold stocks in your portfolio and / or own a home.

What's a better financial metric to focus on?

**Cash-flow**.

Sources of cash-flow include income from rental properties, notes, automated trading systems and managed accounts, limited partnership shares, certificates of deposit (CDs), bonds, dividend stocks, royalties, licensing, business activity, etc.

Cash-flow is what all of us we need to operate. It's what pays for our food, rent / mortgage, gas, utilities, and everything else we need (you can't eat net worth).

Yet, somewhere along the way, we've been sold on the concept that we don't need cash-flow; but we do.

This has led to a big misconception that you need a lot of money to retire or be financially independent (is a million dollars enough? Two million?).

Accumulation-based financial planners have drilled into the American psyche that you should NEVER ever touch that money once you have it socked away.

"You're in it for the long haul," they preach.

As a result, many people have tens of thousands, even hundreds of thousands of dollars locked up in “dead assets” that could actually be helping them create real, sustainable, and predictable cash-flow instead.

Because in this new economy, it all boils down to **how much money you have coming in** (cash-flow), which in turn determines how long you can survive without working.

As I alluded to in the last chapter, when your passive monthly income exceeds your living expenses, you can essentially stop working.

Simply put, if you had $10,000 in savings and spent $5,000 per month, it would only last you two months.

But if you had $5,000 per month in **pure passive income** coming in month after month after month, it could potentially last the rest of your lifetime.

Think of it this way, if you went on vacation for an entire year and did virtually nothing, that money would still continue to be deposited into your account every single month. And in some cases, on a weekly or even daily basis.

We’ll get into more specifics on how you can do this and retire on MUCH less than a million dollars. But before we move on, let’s quickly cover the two basic approaches to retirement planning.

First up is the **Net Asset Value** approach. This is what I just touched on where you work all your life and save up a big fat lump sum of money, say $1 million.

Then you take that money out and put it in a combination of “safe” investments, such as stocks, bonds, CD’s, or fixed annuity insurance products, and live off the interest without ever touching the principle.

Problem is, most people aren’t even close to $500,000 let alone $1 million, and won’t ever reach it.

$300k is much more realistic for the average person, which is why the second approach, called **Income Investing**, is so attractive.

Those in the income investing camp aren’t trying to save up a big lump sum.

The attitude here is, “Why would I wait my whole life to do that? Why don’t I work on generating that money NOW?”

At the end of the day, what most people really want in retirement is to be able to create passive sources of income to replace their earned income.

If they're making $60k a year as an employee, now or at some point in the future as a non-employed person, they need to replace that $60k.

If you want to get there faster, you must understand that all investments pretty much boil down to one of two things: **Capital Gains or Cash-Flow**.

Capital Gains typically come from the age-old investing wisdom of "Buy Low, Sell High." It's about buying an asset, hoping it goes up, and then selling it at a higher value.

The middle class and the poor primarily invest in financial instruments and assets that produce Capital Gains (typically stocks).

They buy a stock with the expectation that it will go up in value so they can sell it for a gain.

A similar strategy can obviously be applied to buying real estate, precious metals such as silver and gold, etc.

However, buying at retail prices (regardless of the investment vehicle or asset class) makes no sense...

Because you have to hope 'n pray it goes up in value in order to profit from this type of transaction.

When you buy a property at retail, you'll immediately lose about 10% of the total value right off the bat. On a $300k property, $30k is LOST due to having to pay commissions, closing costs, and other miscellaneous expenses.

The net effect is that you'll have to wait for the property to appreciate 10% in order to break even.

Depending on market conditions, you might have to wait at least a year or two (if you're lucky) just to get your money back.

But there's a better way: **copy what the wealthy do**.

They primarily invest for cash-flow first and capital gains second.

Cash-flow is about owning and controlling income-producing assets.

You build or buy these assets, such as businesses, intellectual property, rental properties, bonds, dividend-paying stocks, etc., and then use them to generate passive income.

This isn’t possible when you focus solely on capital gains, simply because you must sell the underlying asset to realize the increased value of that asset.

Plus, once you’ve sold the asset, it no longer has an opportunity to produce future income for you.

Once a dollar goes into your asset column, it becomes your employee.

If your investments aren’t producing regular cash-flow, sound the alarm bells. Change something.

Take excess profits from your job or a business and reinvest some of that cash into a variety of other assets that, when combined, will grow at a predictable rate of return every year and earn you income.

Then simply rinse and repeat.

Again, when you reach the point where you’re receiving enough passive income to cover all of your living expenses, you’re then truly financially free.

# The Equity Goose That Lays Golden Cash-Flow Eggs

Just about every night during the summer months in my previous home, about 20 minutes from where my wife and I live now, flocks of wild geese would fly over in a V formation.

I don't know if they can be kept in a coop like chickens can, but let's pretend for a moment that they can, and that you're the proud owner of a goose that lays golden eggs.

Now, imagine waking up on the morning of the first day of the month, going out to your goose coop, reaching under what we'll call your "equity goose", and grabbing a golden egg.

Your equity goose is simply an asset or group of assets you own and contribute to on a regular basis that rewards you with passive cash-flow. In other words, it's NOT your net worth.

Continuing with this 'goose that lays golden eggs' analogy, the "golden cash-flow egg" you just grabbed is worth enough to pay all your bills that month, and even have plenty left over to maybe take a leisurely vacation every month.

This golden cash-flow egg has nothing to do with how much is stashed away in your bank account for the long term.

Not only do you have something that's producing NEW money in the form of passive residual income and cash-flow, but equally as important, you're also not depleting a finite sum of cash from your nest egg.

On the other hand, let's say you have a shed or whatever in your backyard where you've been patiently storing a bunch of golden eggs for years. But in this case, you don't own a golden-egg-laying goose.

I think you know where I'm going with this.

Anyways, every single time you go and pluck an egg out of there, you have to wait and hope that you have enough golden eggs to last you for the rest of your life.

But what happens if you get down to the last 7 or 8 eggs and you're only 65 or 70 years old?

I mean, how are you going to live your ideal lifestyle for potentially the next 20+ years when you have no more eggs left in your shed?

While the idea of storing up money for the future might sound prudent — after all, a penny saved is penny earned, right? — it doesn't adequately address how you're going to handle future situations that are beyond your control.

For example, if most of your nest egg is currently tied up in a 401(K) or a mutual fund, you're essentially trapped as a back-seat passenger for a potentially bumpy ride as the stock market goes through its inevitable bull and bear market cycles.

You hope it works out over the long run, but what happens if you're ready to finally retire — you've scrimped and saved and sacrificed for decades — and another 2008 stock market crash hits?

Then what?

Here's another analogy to really drive home this concept...

Let's say you're planning to go on a week-long hike into the wilderness.

Are you going to pack up just enough food and supplies you can carry on your back and hope it'll be enough to get you through the grueling and unpredictable trek...

...or, would you rather go to wilderness with the knowledge of how to obtain new food, and to be able to fish and find the right berries in order to create a new source of food?

Well, this is the same type of attitude you want to have with retirement.

You don't want to just take off from the workplace with a little hobo knapsack of money you saved up during your active working years. Because, again, the new money stops as soon as you leave that job.

In another chapter, I'll expose you to a variety of little-known income-producing assets that are basically the equivalent of owning several equity geese, with every single one of them being able to produce unlimited amounts of passive cash-flow for you.

Ultimately, the goal is to live solely on the passive cash-flow coming in without ever touching your geese.

So, I encourage you to think about this whole idea of trying to save up a bunch of old money in a knapsack to sustain you vs. creating / owning a flock of geese that can lay golden eggs and produce new cash for you indefinitely and well into the future.

Ok, now that we've covered the reasoning behind why it's important to focus on growing your passive cash-flow instead of net worth, let me smash the illusion that you have to work hard for half your life (or longer) to get there.

## How to Become Financially Independent in 4 to 5 Years Instead of 40 to 50

You've probably heard the saying that money loves speed.

Well, the speed with which yours money grows has everything to do with the **financial vehicles** you choose to make it grow.

If you choose the wrong financial vehicles, there's a better than average chance that you're going to struggle and end up chasing the *right* goal in the *wrong* way, and never actually get anywhere.

Think of it this way. If you're going to make a 3,000 mile trip across the country, you probably wouldn't choose a horse drawn carriage to do it, right?

In the context of investing, this is the equivalent of buying and holding blue chip stocks in your retirement portfolio.

The problem is, you can be left holding the bag at any time if a 2008-like bear market happens in year 37 or 38 of your 40-year retirement plan.

Just ask the millions of baby boomers who have had their share of struggles in retirement — a retirement they spent their entire lives preparing for — simply because the market took a wrong turn at the wrong time.

Anyways, the simple wealth-building formula I'm going to lay out starts with speeding up the rate at which your money grows, so that what would normally take you 4 or 5 decades to accomplish can now be done in just 4 to 5 years.

Yup, it’s possible and I’m going to prove it to you, beginning with a key financial concept called the ‘Rule of 72’.

You may already know about the ‘Rule of 72’ and how it works, but what I’ve found is that most people who have heard of it don’t really remember what it says, which means they probably aren’t applying it.

Others have vaguely heard of it, but they don’t have a clue about what it is.

In a nutshell, the Rule of 72 says that if you take the number 72 and divide it by the annual interest you’re getting on any particular investment, the answer to that equation will tell you how long it will take for your money to double.

Robert Kiyosaki calls this the velocity of cash... or how quickly does your cash make cash.

For example, $1,000 invested at 6% per year will take 12 years to turn into $2,000 (72 divided by 6% per year = 12 years).

Now, according to a Boston research firm named DALBAR, the average stock mutual fund investor has achieved a return of only 3.7% annually for the past 20 years — not exactly a blow-your-socks-off return.

But even if one’s able to earn 6% per year in their 401k, we know that after factoring in the 3% lost to inflation and taxes, the true NET ROI on that 6% per year will actually be closer to 2%.

If you’re earning an annual return of only 2%, it will take 35 years for your money to double!

| Rate of Return | Actual # of Years |
|---|---|
| 2% | 35 |
| 3% | 23.45 |
| 5% | 14.21 |
| 7% | 10.24 |
| 9% | 8.04 |
| 12% | 6.12 |
| 25% | 3.11 |
| 50% | 1.71 |
| 72% | 1.28 |
| 100% | 1 |

Even though that assumes that you just leave the money in there and never add any additional money, I’m sure you’d agree that’s a really, really, really long time to wait.

Of course, if you’re starting out in your early 20s, you’ve got time on your side to be able to settle for more conservative returns.

But if you're like me and a little more 'ripe on the vine' and past the halfway mark, you probably don't have enough time to patiently wait for your money to grow at those measly rates of return.

So while traditional investing (stocks, bonds, precious metals, etc.) is still a critically important piece of the wealth-building puzzle, it works best when you either have a lot of money or you have a lot of time.

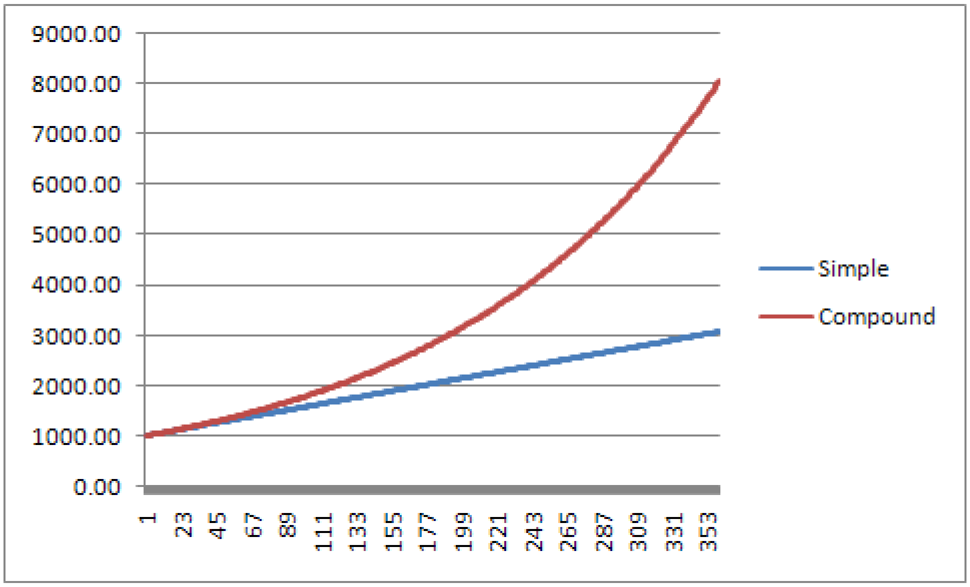
If you're lacking in either one or both of those areas, then you'll need to find non-traditional investment vehicles that allow you to apply the Rule of 72 more aggressively to help you accomplish the same end result.

# High-Performance Compounding

Compounding is a core wealth-building principle because it can be used to dramatically accelerate the growth of your money, especially when you compare "simple" interest to "compound" interest.

For example, in an interest-bearing savings account, simple interest is the amount you originally deposit, multiplied by the annual rate of interest, multiplied by the number of years the money stays in the account.

Compound interest is literally interest on interest, and as you can see in the illustration below, it can have a major impact on the growth of your money over the long run.



The more frequently interest is compounded, the higher the effective rate.

When your money is able to compound daily or weekly compared to once a year, you can grow a small amount into a fortune, even if you're starting out in your 60s.

It's a "snowball" effect. It starts small, but with each new layer, it grows bigger. You just have to be disciplined, determined and trust in the power of compound interest.

But let's take this concept even further...

What if you could earn **6% per MONTH** instead of per year?

If you can earn 6% per month on your money, then you can **double your money every year** by compounding the monthly profits.

Now if you're thinking, there's no way that's possible, I don't blame you.

After all, we've been taught that if it sounds too good to be true, then it probably is.

But what's funny about that phrase is the fact that most people don't even pay attention to what it's really saying.

"If it sounds too good to be true then it PROBABLY is."

It doesn't say that it IS too good to be true. It just states that there's a probability that it may not be true.

It's amazing that our lives are so full of negativity that we actually expect it and anything outside of that negativity must not be real.

So if something seems too good, then somehow it must be bad.

This is part of the reason why the majority of people believe that any investment that can earn them over 10% per year on their money is either way too risky or simply too good to be true.

If you make 10% in your 401k in a year, that's pretty good. At 20% (which is unheard of) you'd be rockin' and rollin'.

"Realistic returns" is a relative term, and as you'll soon find out, in this case, that 6% monthly figure is definitely NOT too good to be true.

I'm going to introduce you to some underground methods my clients and I are personally using to make it happen.

But first, let me quickly demonstrate how life-changing a 6% monthly ROI can actually be.

Let's say you started with only $1,000...

At the end of the first year, you'd have **$2,012** (6% per month X 12 months).

So now you start your second year with $2012, which would then grow to **$4,048** in the next 12 months.

Look at what can happen over a period of 10 years, starting with only $1,000:

**1st Year - $2,012**
**2nd Year - $4,048**
**3rd Year - $8,147**
**4th Year - $16,393**
**5th Year - $32,987**
**6th Year - $66,377**
**7th Year - $133,565**
**8th Year - $268,759**
**9th Year - $540,795**
**10th Year - $1,088,187**

In less than 10 years, you could be a "work-free millionaire"... starting with only $1,000.

Of course, if you don't want to wait that long, you can speed up the process by starting with a larger amount of investment capital.

Past performance isn't an indication of future results, but you gotta admit, 6% per month sounds a little more exciting than 6% per year, doesn't it?

If you're like most people, you're highly skeptical, and that's perfectly fine.

They say the mind is like a parachute – it doesn't work unless it's open. So all I'm going to ask you to do at this point is simply keep an open mind.

However, before I go into more detail about how it's possible to potentially double your money every year, let's talk about the concerted effort that's being made to keep you in the dark so that you'll never figure out your finances...

# 3 Dangerous Retirement Lies That Will Keep You Broke

Each year, millions of Americans continue to be conned by Ivory Tower pickpockets and Wall Street fat cats who always get paid whether you win or lose.

They want you to believe their smoke and mirror fairy tales of financial success are real; that financial success is something that'll somehow magically come to us one day like a money fairy who waves her wand, washing our lives in golden pixie dust.

We dismiss the obvious and worship the complex. And the truth is, the whole subject of personal finance has been made complicated because it makes money for those who run the financial system.

*"It is well enough that people of the nation do not understand our banking and money system, for if they did, I believe there would be a revolution before tomorrow morning."*
*~ Henry Ford (1863-1947), founder of the Ford Motor Company*

Wall Street has turned investing and retirement planning into a labyrinth of codes, computer algorithms and technical jargon, all with one purpose in mind: **to separate you from your money**.

Hidden agendas, half-truths, conflicts of interest, obscure fees, hype, and good old-fashioned trickery are all part of a rigged game that has the odds stacked against us at every level.

You'd think they would have learned their lesson after the 2008 crisis, but we know that's just not the case. To the contrary, a very concerted effort is being made to keep you in the dark so that you'll never figure out your finances.

That's why it's absolutely critical that you learn the real story about how you're being taken for a ride, and more importantly, what you must do if you want a secure financial future.

So, let's dive right into the details starting with the first outrageous lie…

**Dangerous Retirement Lie #1: "IRAs and 401(K)s are the best place for your retirement savings."**

If you're like most working Americans today, your retirement savings are held in a 401(K) or other type of conventional retirement plan that you're hoping to live off of once you stop working.

For decades, Americans have been told that tax-deferred accounts like these are the best place for their retirement savings.

So, they blindly turn over the control and management of their hard-earned money to run-of-the-mill money managers.

After all, it's much easier (and more comfortable) to have someone else make up your mind for you and have someone else to blame if you lose money ("hey, it's not my fault"), than to take responsibility for your current and future financial situation.

Now, I'm not against things that are easy. But today's 401(k) plans are not what most people think they are.

It all started in the late 70s when Wall Street teamed up with the government to create the 401(K) system as a new way to get Americans to hand over their hard-earned money.

Corporations LOVED the idea because it helped them slash benefits and stop giving away lifetime pensions to employees.

When they pitched these new plans to us, they made specific promises that if we faithfully entrusted a portion of our paycheck to our 401(k), we'd be able to retire happily ever after.

It's a wolf-in-sheep's-clothing marketing ploy that was designed to keep people in the working class, not to make them wealthy.

As a result, the dream of a comfortable worry-free retirement is now becoming a nightmare for millions of unsuspecting people who are shell-shocked when they open their statements and see that their account has dwindled to just a fraction of what they were led to believe it should (and would be) as they approached retirement.

But what's even more disturbing is that the dirty little lies of the past are still part of the same 401(K) sales pitches that companies are making TODAY... and this is causing millions of more people to become newly indoctrinated to the deception.

Over and over, Wall Street has promised magic-bullet solutions. But things haven't quite worked out that way, have they?

Countless other smart men and women have bought into this rather clever lie. But the truth is, most money managers can't even beat the market.

Their track records, which have been documented by hundreds of academic studies, are worse than when researchers have a chimpanzee throw darts at a newspaper.

The fact is, since the year 2000, Wall Street lost 49% or more of the typical investor's life savings... twice!

Even though the U.S. stock market has continued to reach higher highs lately, the truth is, it's being artificially propped up.

It's held together with nothing more than bubblegum and paper clips.

It's a glorified casino in the sense that everything the media says about it needs to be taken with several tons of salt.

The vast majority of the working public still continues to naively follow the unquestioned traditions of the Wall Street Cartel, which spoon-feeds them nice sounding stories that insulate them from reality.

But the Emperor has no clothes.

That being said, while there are some advantages with IRAs and 401(k)s, there are also significant disadvantages.

Take withdrawal rules for example: in government-controlled retirement plans, you'll pay a steep penalty for any distributions you take before you're 59½. You're talking a 10% penalty for withdrawing your own money!

In addition, all of these plans (except for Roths) force you to start taking distributions when you reach 70½ whether you want to or not. Simply put, once you put money into a government-controlled retirement plan, you no longer control it – the government does.

But it’s actually worse than that, because the typical 401(K) you invest in through your job, Charles Schwab, Merrill Lynch, Fidelity and others are actually **some of the riskiest investment vehicles you can invest in** for a few key reasons:

First, they allow you very little risk management capabilities, which is a major problem because the funds can go down to zero.

This is why millions of people lost a big chunk in their retirement accounts during the 2008 financial crisis.

Second, a huge part of 401(K) profits are siphoned away in excessive fees and pre-transaction commissions.

Did you know that the average 401(K) participant loses a shocking $166,000 in plan fees over 40 years?

In fact, a typical 401(K) plan can take up to 80% of the gains in ongoing fees.

John Bogle, the founder and former CEO of Vanguard, is widely considered to be the father of the indexed mutual fund. In a 2014 MarketWatch interview he was asked: “If you pay a hefty fee to an active manager, what happens to your potential return?”

Answer: “Nothing good. At 2.5% over a typical investor’s lifetime, an astounding 80% of compounding returns ends up in the hands of the manager, not the investor.”

Bogle said, “When our financial system — essentially our money managers, marketers of investment products and stockbrokers — put up zero percent of the capital and assume zero percent of the risk, yet receive fully 80% of the return, something has gone terribly wrong in our financial system.”

In other words, they get paid their fees whether you make money or lose money.

That’s right, regardless of what happens to your nest egg, they’ll still charge you 1 – 2% fees again and again, for YEARS… even if the market goes down.

It’s like trying to fill a leaky bucket with water. It doesn’t matter how much goes in the top if it has huge holes in the bottom. If that’s not a crappy one-sided deal I don’t know what is.

Third, taxes work against you with a 401(K). Once you start making withdrawals, all of the money you take out as ordinary income is taxed at the highest tax rates.

And again, if you want to take money out early you're slapped with a 10% penalty.

If you're going to have a 401(K), then a Roth 401(K) is generally a better choice. The same goes for IRA's. Because unlike traditional IRA's, investment returns in Roth IRA's are tax free for life.

If you want to take it one step further, you can set up a self-directed Roth IRA or Solo 401(K) that allows you to take control of how and where your retirement funds are invested, instead of being stuck investing in asset classes the company holding your money will allow you to invest in.

People think they're taking a trip to easy street by having a "reputable" investment firm manage their money, but Wall Street brokers weren't built on helping the investing public make money, otherwise the investing public would already be rich.

**Bottom line:** 401(K)s and other government-approved retirement plans are designed for people who are planning to be poor when they retire.

Financial planners tell you that you'll have a lower tax rate when you retire because they assume you'll be making less money.

However, taxes have slowly risen and will likely continue to rise for the foreseeable future, especially given the government's out-of-control spending habits.

They offer absolutely no guarantees, except the guarantee that brokers and plan administrators are going to make money, no matter how much money you lose.

But the threat to your financial freedom and security goes much deeper than that. Because when it comes to the world's most profitable investment vehicles, the deck is deliberately stacked against you.

If you don't know it already, the traditional investments industry is divided into TWO distinct classes: one for the 'haves' (Accredited Investors) and the other for the 'have-nots' (everyone else).

What this means is that only a select group of people legally qualify to have access to an extraordinary range of investments that the majority of investors wouldn't believe were even possible.

Actually, they're not allowed to gain access to them BY LAW.

Yup, the wealthy, with millions of dollars to invest, have access to sophisticated, higher-returning investment products like hedge funds, Private Placements, IPOs, etc., while those with a net worth of under $1.5 million are left to put their money in the worst performing investments.

Of course, it's all done under the guise of protecting the little guy.

If that wasn't offensive enough, according to a recent Morningstar study, out of 2,257 equity managers that were investigated, they found that 51% owned ZERO stake in the funds they manage!

And another recent report revealed how one Merrill Lynch employee got caught in a series of email exchanges, calling the stocks they recommended to their clients as pieces of "junk" and "crap".

These are the kind of investment "professionals" most people are depending on for their retirements.

Yet they don't even believe in the pile of manure they're trying to sell you.

Truth is, the basic retirement investing strategy 99% of Americans have been sold is a joke on Wall Street.

It bears no resemblance to what traders at JP Morgan, Goldman Sachs and wealthy insiders follow.

Big banks and Wall Street fat cats are all the same. They'll advise you to do one thing with your money, and do the exact OPPOSITE with their own money.

Like it or not, the traditional financial world is a fixed card game where predatory brokers and pushy commission-based advisors don't want you to know the truth about how they operate, the exorbitant fees they charge, or how terribly their recommended funds actually perform.

Fortunately, you don't have to be at the mercy of these professional fee pirates, because just like knowing how a magic trick works, once you're aware of and avoid the hype, lies, and manipulation tactics, you eliminate their power to work on you.

And then there's this ridiculous retirement lie…

**Dangerous Retirement Lie #2: "You can't do it yourself"**

This is absolute B.S., yet big investment firms pump out packaged investment product sales literature (cooked up by corporate marketing people) to human resource managers who preach it throughout the land.

It's a finely crafted charade that convinces people to invest for the long term in a well-diversified portfolio of stocks, bonds and mutual funds (aka, expensive under-performing index funds).

As Ric Edelman, ranked by Barron's as America's #1 independent financial advisor, says: "There's no greater pitfall than the one created by the retail mutual fund industry.

They are ripping you off. You are incurring greater risks, lower returns and higher fees than you realize, and as a result you are in danger of not achieving your financial goals."

**Bottom line:** the "common wisdom" promoted by Wall Street and traditional financial advisors is really just a sales gimmick to gain control of your money.

9 times out of 10, they're telling you that you need their expert advice this because their fat commissions are directly tied to how much of your money you let them hold onto.

Make no mistake about it, Wall Street's money leeches are motivated to empty out your pockets far more than fill them up.

They make millions in unethical fees by trying to convince you that they're better stock pickers than you can be.

Ok, last but not least, here's another ridiculous lie about retirement the financial industry NEEDS you to believe...

**Dangerous Retirement Lie #3: "You'll be safe if you only withdraw 4% of your retirement savings every year."**

If there's one thing that most people want to avoid at all costs, it's outliving their savings once they retire.

To prevent that from happening, many of us have been advised to use what's commonly known as the "4% rule."

The idea is that if you withdraw no more 4% of your retirement assets every year, your nest egg should last 30 years.

The 4% rule used to be a fairly safe bet one or two generations ago when portfolios were earning about 8% a year.

But as I mentioned before, most people's 401(K)s aren't even keeping up with inflation.

You also have to consider the fact that we're all living longer these days.

According to the Social Security Administration, 1 out of 4 people who are 65 years old right now will live past age 90.

And while living longer is great news, it also means millions of people now have to stretch out their retirement money for an extra 10 to 20 years longer than they originally planned.

But here's where it gets really sticky...

Because timing is everything, and anyone who has a big portion of their retirement portfolio in stocks, bonds and mutual funds faces a very real risk of getting caught in a market downturn right as they're withdrawing or preparing to withdraw money from their accounts.

It's easy to see that if we experience another market crash of 50% or more as you're getting close to or already in retirement, it could have a horrendous impact on how much income you can withdraw each year.

For example, if you had let's say, a $500,000 401(K) that suddenly becomes a 201(k) worth $250,000, then withdrawing 4% will only provide you with $10,000 a year, instead of the $20,000 you were counting on.

And being what the average Social Security benefit is these days, you'd most likely have to cut back significantly on your retirement lifestyle, or be forced to work longer than you planned.

And don't forget that once you start withdrawing money from your accounts, you'll be paying taxes on that money.

Let me ask you, do you think taxes are going up or down?

Most people would say going up, which means you'll be receiving even LESS spendable income when you start cashing out your retirement funds.

Of course, the other big WHAT-IF problem is that it's impossible to predict the future.

So, there's no way to accurately pinpoint when the next market crash will happen, or where the market will be when you're ready to retire.

We could be at the beginning of the next major crash... or several years away from it.

Nobody really knows for sure, but I think you'd agree that is certainly not a time to be complacent.

When all is said and done, there are just too many uncertainties, unknown variables and uncontrollable risks associated with traditional retirement plans.

But the good news is, you don't have to be at the mercy of the market anymore.

With the right strategy you can protect yourself from the destructive forces of inflation, taxes and excessive fees — you just need a new set of money rules.

Have you ever wondered how the rich continue to get richer through depressions, recessions and even stock market crashes?

It's because many of them invest in little-known assets that are OUTSIDE of the mainstream financial channels.

These aren't anything like the typical watered-down types of investments you'll hear Suze Orman and other gurus in the personal finance media telling the investing public to buy.

Even though there are plenty of **401(K) alternatives** to choose from, you'll never see them mentioned on CNBC or The Wall Street Journal.

Because many of the world's most profitable investment vehicles are quietly hidden from the general public.

# How The 1% Grow Their Money

As I've already hinted at, there are little-known money-growing methods that have been a closely guarded secret of the banks and the wealthy for a long time.

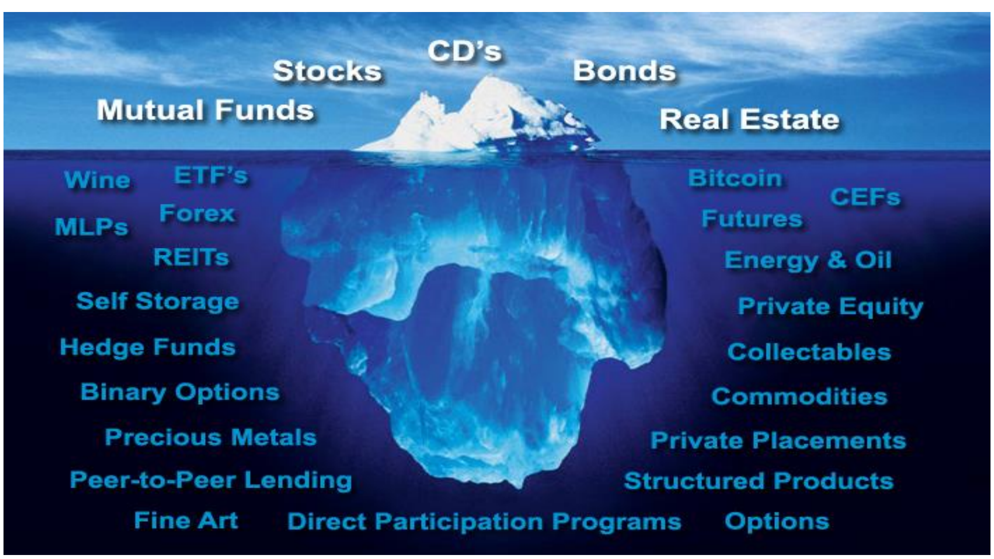
The first thing to understand is that the traditional investments industry is divided into two distinct classes: one for the 'haves' (Accredited Investors) and the other for the 'have-nots' (everyone else).

What this means is that only a select group of people legally qualify to have access to an extraordinary range of investments that ordinary people wouldn't believe were even possible.

The wealthy have access to sophisticated, higher-returning investment products like hedge funds, Private Placements, IPOs, etc., while those with a net worth of under $1.5 million are left to put their money in the worst performing investments (aka, mutual funds).

Of course, it's all done under the guise of protecting the little guy.

Now, if the financial world was an iceberg, it might look something like this:



9 out of 10 people only invest in the visible 10% (traditional investments), completely unaware that there's an entire universe of alternative investments that put most traditional investments to shame.

These hidden Alternative Investment Opportunities (AIOs) allow you to get returns of 10, 20, 50% and more without touching stocks, bonds, mutual funds or any other traditional investment.

**If you haven't heard of them before, it's not your fault**.

Many of them are only whispered about in tight circles of industry insiders and the well connected.

In addition, even though they're 100% legal, the U.S. government restricts the advertising of most AOIs to the general public... which is why you won't hear about them in the mainstream media.

They may seem completely out of reach or too complex.

But Wall Street has brainwashed us to believe traditional investments are the only game in town, and they're fighting tooth and nail to keep it that way.

However, nothing could be further from the truth. With the right investment vehicles, it's possible to generate high double- and sometimes triple-digit annual returns — my clients and I've been doing it for years.

You can get started with some AIOs for as little as $25 and use them to substantially grow your wealth year after year, no matter what's happening in the stock market or how bad the economy gets.

I'm not just talking about theory here. I've spent many years in the financial trenches researching the best active and passive money-growing ideas, and have poured tens of thousands of my own dollars into testing and vetting out experts and systems.

I've seen what works and what doesn't.

Here are a few of my favorite kinds of AIOs that only about 1 in 1,000 people even know exist.

## AIO #1

Everyone has a different set of risk appetites, goals, and preferences when it comes to investing for cash-flow.

AIO #3 allows you to generate a consistent predictable income and collect monthly checks of anywhere from $450 to as high as $17,517, with almost no effort.

And the best part is you can start with just a small amount of money. In fact, you can begin with as little as $25, $50, or $100. It's really up to you.

I'm referring to Social Lending (aka, Peer-To-Peer / P2P Lending). The Social Lending industry has been around for more than a decade, however, it's still considered a new form of alternative fixed income investing that has yet to be found by the masses.

With Social Lending, you're essentially buying a basket of 3-5 year notes that pay you a predictable 8-15% annual ROI (paid out monthly).

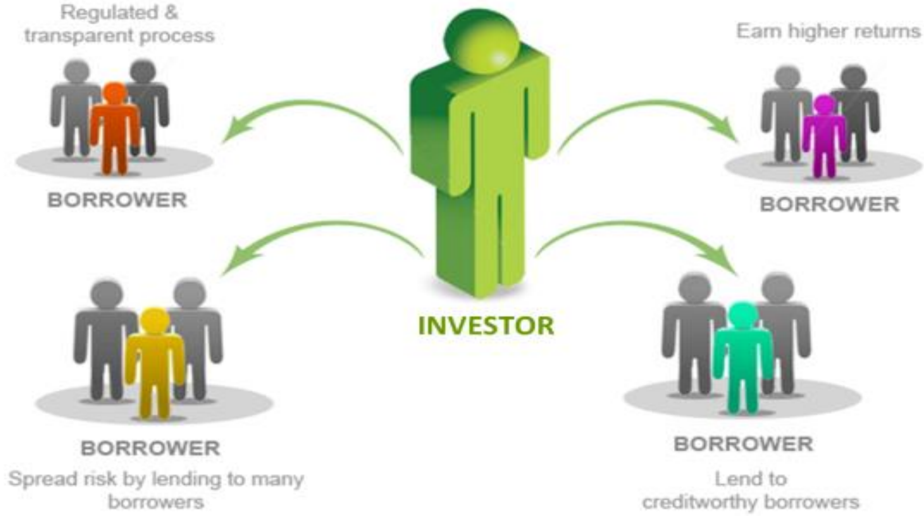
In fact, Social Lending investments have historically paid an average of 900% more than what banks will give you in a typical savings account.

Here's what my good friend Dino had to say about the results he's enjoying with this low-risk method:

"I have created additional cash-flow of $14,787.89 per month and rising and I clearly see being able to equal my salary as an international airline pilot in eighteen months which gives me an option to retire, invest in other worthwhile projects, and spend more time with the people I love and care for, my wife, kids, close friends, and trusted business partners."

The actual mechanics of how Social Lending works are pretty simple.

As an investor, you're playing the role of the bank by lending your money directly to borrowers in exchange for a portion of the interest they're paying on the loan.




Because there's no middleman taking a piece of the action, you stand to make better returns on your idle cash than what you're able to get with other traditional investments such as CDs, bonds, or mutual funds.

Online Social Lending platforms use automated underwriting technology that analyzes borrower credit scores, debt-to-income ratios, and other criteria to determine suitable interest rates to charge (usually 6%-28%), and what the monthly payment amounts will be.

They also provide enough basic information to investors (without disclosing borrowers' identifying information) so that they can evaluate the risks and returns of a loan or loan portfolio.

What about defaults?

Borrowers sign contracts that they'll make monthly payments, similar to applying for a credit card.

Of course, there's no such thing as a 100% risk-free investment, and Social Lending loans are no exception.

But so far, Social Lending firms have done much better during economic downturns than banks and stocks.

In fact, over the last several years, Social Lending loan defaults have stayed at around 3% or less across the board.

In addition to the default risk of Social Lending investing, it's also important to consider the liquidity of this type of investment, or in this case, the lack thereof.

See, unlike AIO #2 and AIO #3, which are extremely liquid, Social Lending investments are not. Once the loan is made, the principal and interest payments trickle in each and every month.

Fortunately, the rising popularity and growth of Social Lending in the U.S. and Europe has spawned a secondary market for Social Lending that's being facilitated through note trading platforms.

This allows investors who have a change of circumstances to have a secure way to sell their notes to a third party.

There's obviously a price for being able to liquidate your notes. Just something to keep in mind.

That being said, a primary advantage of Social Lending is that you can diversify your investment over hundreds or even thousands of smaller fractional loans, and therefore reduce your exposure to risk.

In other words, when a borrower requests a loan, the entire loan amount doesn't have to be funded by a single investor.

Instead, you, as the lender, lend a lump sum of money — as little as $25 towards funding any particular loan — to a group of borrowers. The borrowers each get a small amount.

So, if you had, say, $10,000 to invest, you would spread your risk across 400 different people, giving them $25 each.

This fractional loan process makes it much easier for lenders who want to diversify into a wide range of loans, rather than 'bet it all' on a single borrower.

Another big advantage to Social Lending investments is tax savings.

Because they're regulated by the SEC, they can not only be purchased with after-tax dollars in an investment account, but they can also be held within an IRA or Roth IRA as well.

Once you've got a number of loans in place and working for you, at some point you'll have payments flowing into your account on a weekly or daily basis.

And while it doesn't take a lot of time to re-invest your gains and choose new loans, the cool thing is that many online Social Lending platforms these days have auto-investing functions.

They're usually called 'Autoinvest' or 'Portfolio manager' depending on the platforms, and can easily be set up to automatically re-invest your incoming profits according to your criteria.

Once your automation functions are all set, you can know start enjoying a completely passive income stream from Social Lending!

Building true wealth requires having multiple streams of safe, consistent cash-flow and non-correlated investments like Social Lending are a great choice for accomplishing that.

## AIO #2

The next under-the-radar AIO is what's known in the alternative investment world as a "Managed Account".

They aren't new. Insurance companies, universities, and pension funds have allocated billions of dollars into managed accounts like these for over 25 years. Yet they're still unknown to the general public.

That's because banks and hedge funds have kept these highly lucrative investment vehicles to themselves and their high-end clientele for decades.

In fact, up until a little over 10 years ago, you couldn't even qualify to participate in this type of privileged passive cash-flow playground unless you had at least $1 million dollars to work with.

See, there's an elite group of professional money managers and traders in the financial industry who have the ability to make incredible profits from the markets.

Just like we've seen with the stock market, the advancement of automated trading technology has played an integral part in how banks, institutions, hedge funds, and corporations manage their positions in the forex and futures markets.

These days most, if not all, successful traders use computerized systems.

Famous traders like Bill Dunn of Dunn Capital Management was among the first to use automated trading system strategies on managed futures in the 1970's.

Today, Dunn Capital Management is the managed futures industry's oldest firm and is managing over $1 billion in its strictly systematic computer-based portfolios.

Not only that, but over the past 40 years the firm's track record has achieved a net compounded annual rate of return of 19% for its investors, after all fees and expenses.

Most managed accounts fall into one of the two following categories:

- **Managed Forex** - The Forex (Foreign Exchange) market is the largest and most liquid financial market in the world where money is traded. It gives anyone with access to a computer and an internet connection the ability to make money 24 hours a day, 6 days a week (Sunday 5pm EST to Friday 5pm EST).

  It operates electronically through what's called an interbank network, and all the trading is executed electronically. So, you've got financial institutions, brokers, businesses, banks, governments, and then people like you and I, all buying and selling the currencies of different countries simultaneously.

  Unlike other investment opportunities, where if you want to multiply your funds you have to either bring an investor or borrow money, in the Forex market, you can trade with leverage. This leverage is what creates such a big opportunity for you to turn a small investment into a potentially scalable monthly income.

- **Managed Futures** - Managed Futures trade precious metals (gold, silver), grains (soybeans, corn, wheat), equity indexes (S&P futures, Dow futures, NASDAQ 100 futures), soft commodities (cotton, cocoa, coffee, sugar), as well as foreign currency (Forex) and U.S. government bond futures.

Both managed forex and managed futures accounts can make money in either bull or bear markets no matter which direction prices are moving.

Managed trading accounts generally require a minimum of $50,000 and $250,000 (Dunn Capital Management's minimum is $10 million).

Many of the world's top 1% of money managers trade exclusively for large financial institutions, but the good news is you don't have to already be wealthy to get in on the action.

A small minority of traders accept minimums starting as low as $500 and allow individual investors like us to piggyback off their skills and hard work in exchange for a percentage of gross profits they earn us, which is typically 25% - 50%).

These guys are a rare breed, but because they're paid based on performance, their only incentive is to make you money. No fees are usually charged if no profits are earned.

Best of all, everything is done for you.

**Participating in managed accounts is simple:**

1. Fill out an online account application (takes 10 minutes or less)
2. Deposit money into your account
3. Then sit back, relax and let the professionals do all the work
4. Withdraw your profits weekly

Once you've set up your account and have funded it, your work is done. Your time is freed up to do whatever you want to do.

You can be making money at the beach, out on the golf course, on a cruise ship, or even while you're sleeping.

It really doesn't matter because there aren't any geographic restrictions.

From virtually anywhere in the world, you can access your account and request a withdrawal of your profits anytime you need some extra cash.

It's almost like having your own in-house ATM machine.

There's no expiration date with this perpetual money-growing method, which means you can do it for as long as you like.

It doesn't matter how old you are, how much money you have, where you live or what your IQ is.

And since everything is done for you in a very hands-off way, you don't need to know anything about the financial markets to put money in your pocket.

Think of it this way... when you buy a car, you get an owner's manual.

And even though the owner's manual covers all kinds of details about the engine, the transmission, and the suspension, all you really need to know is how to drive the car so you can get from Point A to Point B, right?

That's what we're talking about here. You just follow a few simple instructions, strap in, and put the 'vehicle' on cruise control. It's so easy a 10-year-old could do it.

Obviously, there are a number of important factors that need to be considered when you start researching traders and fund managers who will trade your money on your behalf.

For starters, you obviously want to find a trading firm who can produce **consistent returns**, and one who can also provide you with proof of those consistent returns.

Anyone can post some numbers on a website. So, how do you know if the track record you're seeing is real or not?

Well, one big red flag if someone asks you to deposit your funds with them directly instead of through a trusted third-party broker — that's a big no no.

## AIO #3

If you've seen Hollywood blockbusters like The Matrix, The Terminator, I Robot, or Minority Report, you know that a lot of yesterday's science fiction eventually finds a way into our present-day reality.

The rise of the machines is here. Algorithms are all around us.

They're used for all kinds of everyday data processing in our PCs, mobile phones, and even kitchen appliances.

They can do in a microsecond what it would take you and me hours to do manually.

We know that robots can beat humans at chess, and they can also beat humans at trading as well. Robots have no emotions, and they don't get distracted by phone calls or family matters.

Imagine what it would be like to have your own little robot that does nothing but retrieve gold nuggets for you, day in and day out, from your own private goldmine!

That's exactly what automated trading robots, called Expert Advisors, are programmed to do.

An Expert Advisor (EA) is a sophisticated piece of trading software that monitors and analyzes the market for you 24 hours a day, 6 days a week.

EAs automatically open and close your trades for you based on the information pre-programmed into the software.

In a nutshell, an Expert Advisor will do the majority of trading for you on autopilot.

Installing and configuring EAs only takes about 10 minutes, and they're actually quite easy to set up.

Once they're installed, all you do is keep an eye on how your money's growing and make withdrawals or deposits as needed.

The best thing about EAs is that they never call in sick, ask for a salary, or require any training.

EAs are used by professionals and beginners alike with no experience whatsoever.

So, no matter what your background is, you'll be able to profit from them. Within a couple hours from now, you could be in your first automated trades.

The cool thing is, when you have an EA running, it looks like someone else is doing all the work, but in reality, the robot is handling everything for you on autopilot.

If you're an automated Forex trading beginner, then I recommend starting out small.

Some brokers allow you to open a live trading account for as little as $50, but an optimal budget is $500 and above.

There are currently over 400 commercially available EAs on the market, with new ones cropping up almost daily.

In the past — as most experienced traders already know — EAs were nothing more than an automatic way to lose money.

Sure, they were making money... but only for the people selling them. Trying to find quality EAs can be confusing.

The truth is, the vast majority of EAs on the market that are junk and completely worthless.

Based on my own personal experience, I'd say that maybe only 1 out of 50 can be safely used for trading with real money.

So, what's the "best" type of EA?

There is no "best" in my opinion. I've used many different kinds successfully; however, I personally prefer 'intraday' trading EAs. What this means is that they don't (typically) hold trades open for more than 24 hours.

And unlike managed trading accounts that take a percentage of the profits each month, you don't pay any performance fees or management fees on profits earned from EAs. So, you get to keep 100% of profits made in your account.

Everyone wants to know "How much can I make?"

Of course, there are no guarantees, but profits can be anywhere from **1% - 2% per month** on the low end, all the way up to **30%+ per month** on the high end (try and do that with your 401k).

If you find those kinds of returns hard to believe, I don't blame you.

So, let me share some verifiable proof it's actually possible (there's much more where this came from)...

Legendary futures trader Larry Williams (famous father of Oscar-nominated actress, Michelle Williams) has written a dozen trading books and has lectured at premier investment conferences around the world for over 40 years.

He's also known as the guy who posted an **11,347% annual return** by growing a $10,000 real-money account to a staggering $1,147,607 in just 12 months in the prestigious World Cup Trading Championships (Google him if you want to verify any of this — it's all true).

But Larry's not the only one that has won the World Cup Trading Championships.

Some of his own students have also won, including Andrea Unger, who has won three times with a 240% return in 2010, 115% in 2009, and an amazing 672% gain in 2008.

In 2010, another student, Brady Preston finished second, posting a 193.2% net return. And in 2014, Michael Cook generated a 272.2% return in just eight and a half months.

Now, let me give you my own personal real-world example...

I've included some screenshots to show you the kind of passive profits my wife and I have personally been able to generate using EAs.

You can see that a total of **$5,029.56 in net profits** was generated in one of my accounts during this 5-day period (I have several accounts):

**FXDirectDealer**

A/C No: **5073**[illegible] Name: **Brad Weinman**

**Closed Transactions:**

| Ticket | Open Time | Type | Lots | Item | Price | S / L | T / P | Close Time | Price | Commission | R/O Swap | Trade P/L |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2083924752 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 15:30 | 1.2073 | 0.00 | -5.02 | 142.26 |
| 2083926665 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 11:49 | 1.2113 | 0.00 | -5.02 | 143.18 |
| 2083963312 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 00:16 | 1.2153 | 0.00 | -4.19 | 143.38 |
| 2083981210 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 00:16 | 1.2153 | 0.00 | -3.36 | 146.96 |
| 2083982460 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 00:16 | 1.2153 | 0.00 | -3.36 | 143.38 |
| 2083987696 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 00:16 | 1.2153 | 0.00 | -3.36 | 143.36 |
| 2084051867 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 11:49 | 1.2113 | 0.00 | 0.00 | 143.18 |
| 2084059536 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 11:20 | 1.2153 | 0.00 | 0.00 | 142.62 |
| 2084067070 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2 17:46 | 1.2073 | 0.00 | 0.00 | 158.40 |
| | | | | | | | | | | 0.00 | -24.31 | 1 306.72 |

**Deposit/Withdrawal: 0.00** **Credit Facility: 0.00** **Closed Trade P/L:** **1 282.41**

**FXDirectDealer**

A/C No: **5073**[illegible] Name: **Brad Weinman**

**Closed Transactions:**

| Ticket | Open Time | Type | Lots | Item | Price | S / L | T / P | Close Time | Price | Commission | R/O Swap | Trade P/L |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2083918450 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:49 | 1.2033 | 0.00 | -5.84 | 146.34 |
| 2083992757 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:45 | 1.4664 | 0.00 | 0.00 | -10.00 |
| 2083992876 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:45 | 1.4664 | 0.00 | 0.00 | -10.00 |
| 2083993000 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:45 | 1.4664 | 0.00 | 0.00 | -8.00 |
| 2084007816 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:46 | 1.4662 | 0.00 | 0.00 | 12.00 |
| 2084021096 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:46 | 1.4662 | 0.00 | 0.00 | 6.00 |
| 2084070103 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:49 | 1.2033 | 0.00 | -0.82 | 160.97 |
| 2084082674 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:49 | 1.2033 | 0.00 | -0.82 | 150.00 |
| 2084082676 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:49 | 1.2033 | 0.00 | -0.82 | 146.34 |
| 2084092037 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:58 | 1.2073 | 0.00 | 0.00 | 145.50 |
| 2084092989 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:15 | 1.2113 | 0.00 | 0.00 | 144.52 |
| 2084110960 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]:31 | 1.4655 | 0.00 | 0.00 | 10.00 |
| | | | | | | | | | | 0.00 | -8.30 | 893.67 |

**Deposit/Withdrawal: 0.00** **Credit Facility: 0.00** **Closed Trade P/L:** **885.37**

## FXDirectDealer

A/C No: **5073[illegible]** Name: **Brad Weinman**

**Closed Transactions:**

| Ticket | Open Time | Type | Lots | Item | Price | S / L | T / P | Close Time | Price | Commission | R/O Swap | Trade P/L |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2083790082 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]10 | 1.1993 | 0.00 | -9.79 | 157.44 |
| 2083792812 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]10 | 1.1993 | 0.00 | -9.79 | 146.46 |
| 2083792907 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]10 | 1.1993 | 0.00 | -9.79 | 150.12 |
| 2083793453 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]10 | 1.1993 | 0.00 | -9.79 | 153.78 |
| 2083794299 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]10 | 1.1993 | 0.00 | -9.79 | 146.46 |
| 2083911043 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]13 | 1.1953 | 0.00 | -6.68 | 161.48 |
| 2083912152 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]10 | 1.1993 | 0.00 | -6.68 | 146.46 |
| 2084110433 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]10 | 1.1993 | 0.00 | -0.84 | 161.11 |
| 2084116962 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]06 | 1.4668 | 0.00 | 0.00 | 26.00 |
| 2084117552 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]12 | 1.4671 | 0.00 | 0.00 | 10.00 |
| 2084117620 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]12 | 1.4671 | 0.00 | 0.00 | 6.00 |
| 2084119204 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]47 | 1.4686 | 0.00 | 0.00 | 14.00 |
| 2084119475 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]48 | 1.4687 | 0.00 | 0.00 | 12.00 |
| 2084119958 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]22 | 1.4698 | 0.00 | 0.00 | 12.00 |
| 2084120907 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]04 | 1.4692 | 0.00 | 0.00 | 10.00 |
| 2084121671 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]53 | 1.4705 | 0.00 | 0.00 | 12.00 |
| 2084122728 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]57 | 1.4734 | 0.00 | 0.00 | 75.00 |
| 2084123353 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]57 | 1.4733 | 0.00 | 0.00 | 75.00 |
| | | | | | | | | | | 0.00 | -63.15 | 1 475.31 |

**Deposit/Withdrawal: 0.00** **Credit Facility: 0.00** **Closed Trade P/L:** **1 412.16**

## FXDirectDealer

A/C No: **5073[illegible]** Name: **Brad Weinman**

**Closed Transactions:**

| Ticket | Open Time | Type | Lots | Item | Price | S / L | T / P | Close Time | Price | Commission | R/O Swap | Trade P/L |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2084125765 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]5:47 | 1.4769 | 0.00 | 0.00 | 75.00 |
| 2084125847 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]5:47 | 1.4770 | 0.00 | 0.00 | 75.00 |
| 2084139053 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2:32 | 1.2073 | 0.00 | -3.40 | 148.16 |
| 2084141338 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2:32 | 1.2073 | 0.00 | -3.40 | 159.27 |
| 2084147049 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2:32 | 1.2073 | 0.00 | -2.55 | 148.16 |
| 2084159976 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]2:57 | 1.4714 | 0.00 | 0.00 | 45.00 |
| 2084175193 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]3:58 | 1.4726 | 0.00 | 0.00 | 21.00 |
| 2084177343 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]4:50 | 1.4747 | 0.00 | 0.00 | 30.00 |
| 2084178375 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]5:49 | 1.4770 | 0.00 | 0.00 | 54.00 |
| 2084179445 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]5:57 | 1.4794 | 0.00 | 0.00 | 75.00 |
| 2084179978 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]5:56 | 1.4792 | 0.00 | 0.00 | 75.00 |
| 2084180857 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]5:55 | 1.4788 | 0.00 | 0.00 | 75.00 |
| 2084185675 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]3:01 | 1.2193 | 0.00 | 0.00 | 148.38 |
| 2084190220 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]9:32 | 1.4812 | 0.00 | 0.00 | 75.00 |
| 2084193858 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]3:21 | 1.4783 | 0.00 | 0.00 | 75.00 |
| 2084193968 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]3:19 | 1.4782 | 0.00 | 0.00 | 75.00 |
| 2084195342 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]9:32 | 1.4809 | 0.00 | 0.00 | 75.00 |
| 2084197701 | 20[illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible]0:09 | 1.4799 | 0.00 | 0.00 | 30.00 |
| | | | | | | | | | | 0.00 | -9.35 | 1 458.97 |

**Deposit/Withdrawal: 0.00** **Credit Facility: 0.00** **Closed Trade P/L:** **1 449.62**

Quick disclaimer: Past results are not indicative of future results. My results don't constitute a guarantee that you or anyone else is going to have the same experience.

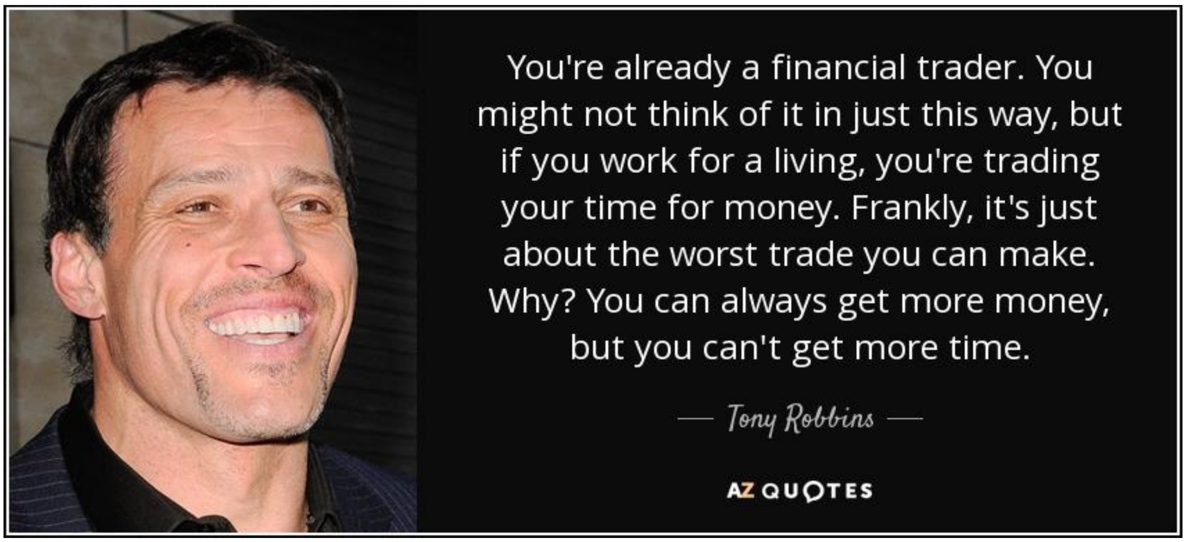
There, that ought to make the lawyers happy!

I know it’s not “retire to Fiji tomorrow” money... but I literally did nothing to earn it other than initially taking 10 minutes to set up the software and 20 minutes per week to check my profits and withdraw them to my bank account.

The bottom line is, generating TRUE passive income isn’t a fairytale or an empty pipedream.

**It’s real**.

There’s no theory here. I’ve done it. Others I’ve shared this information with have done it... and so can you.




**WARNING WILL ROBINSON!**

This report wouldn’t be complete unless I told you the *other* side... the one you don’t often hear about.

Before you start pondering what kind of custom license plate you should put on the brand new Ferrari or Lamborghini you’re going to buy with all the money your automated trading is going to make you, you might want to pay close attention to what I’m about to say.

The truth is, ALL automated trading systems (and high-performance passive investment vehicles in general) have a downside. You just have to figure out if the down-side of any system(s) you choose is acceptable to you or not.

EAs are powerful, but they’re not MAGIC. It’s not all unicorns and rainbows.

Understand that a gambler mentality in the forex market will lead to losses.

The golden rule is simply this:

**Never invest more than you can afford to lose, period!**

In other words, if the money you use to fund a live Forex account would drastically change your life if it were lost, then don't put that money at risk in the first place – that's a fool's game.

Consistent conservative gains that compound over time will lead you towards your dream lifestyle.

It just requires patience.

The time will pass regardless.

So, if you want to be earning passive profits over the long haul, here's a fact you must accept:

**You can't be right all the time.**

A big mistake that many beginners make is in believing that just because they're using automated trading software that it's not possible for them to lose money.

There will be losing trades, and even possibly losing months. In fact, many of the world's most successful traders are "right" less than 50% of the time.

But this means that the combined money they make when they are "right" far exceeds the money they lose when they're "wrong."

If it were otherwise, they wouldn't be trading. Nobody would.

So, if you're new to speculative trading, emotionally prepare yourself so that when you do see a loss, you say, "Okay, Brad told me about this. I understand the big picture here. I know what the overall goal is and I'm looking at my investment through a TELEscope, not a MICROscope."

Successful traders and investors accept loss as part of the business, and they know that by following a disciplined approach to trading with a proven system, they'll consistently make money over the long run.

As should be obvious to you by now, NOTHING in life is without risk. All of life is a gamble to a certain extent.

So, if you're the type of person who prefers absolutes or guarantees, then putting your money in the Forex market may not be for you.

Only you know what's best for you, and in my humble opinion, the biggest risk is simply not taking one at all.

By knowing this stuff up front, you're going a long way towards mitigating the risks so it becomes much more tolerable.

# Wrap Up Thoughts

Nobody cares more about your money and financial well-being than you do.

Not Wall Street. Not the government, and not even your well-intentioned neighbor or family member who may be indirectly feeding you regurgitated mainstream investment ideas.

If you're feeling a bit confused or overwhelmed by what I've shared, that's perfectly normal.

At some point, everyone started out just like you, having no previous knowledge about many of the concepts and insights covered in this report.

They're all part of the foundation that makes attaining financial freedom a reality for anyone no matter where you're starting from.

Just remember, you have choices. You don't have to settle for breadcrumbs anymore.

You deserve to eat the whole meal.

How do you learn to become financially free?

The same way anyone learns anything: bit by bit, step by step, one action at a time.

What you are now is better informed.

You now have specialized knowledge that 99% of the people on this planet don't know. Which leads us to my final and most important point:

**You can't steer a ship that isn't moving. You've got to get out of the harbor**.

In order to have the financial success you desire, you can't sit around and wait for it to knock your door down and plop down in your lap!

It doesn't chase you, and the knowledge you've gained from this report won't do you an ounce of good if you don't **take action** on what you've learned.

So, here's my plea to you...

Take this stuff to heart and do something about it. Make it happen for yourself.

Your future self will thank you for it... or, curse you if you don't!

Just get on with it. Because procrastination is like a credit card: it's a lot of fun... until you get the bill.

And your bill is what you COULD have been making all along.

As always, your future is in your hands.

The question is, what are you going to do about it??

# Your Next Step

There's a famous line from Lewis Carroll's Alice in Wonderland, which sums up most peoples' approach to building wealth.

The line is from the Cheshire Cat who tells Alice, "If you don't know where you're going, any road will take you there."

Having a map is great.

Having a guide is even better.

Having both a map *and* a guide will provide you with the best chance of arriving at your destination without having to take a lot of painful time and money-wasting detours along the way.

We've all heard that it's often not just what you know but WHO you know that makes the difference.

Studies reveal an important fact about wealthy peoples' secret to success:

They had a mentor. Someone who took them under his her or her wing and showed them the ropes.

Throughout my life, I've been fortunate to have amazing mentors who helped put me on a path to financial freedom.

Now, I'm continuing that tradition and "paying it forward" so I can help you make it, too.

My goal is to help you in any way I can. I truly mean that.

As a special bonus for purchasing this report, you've been automatically added to **my private VIP list**.

From now on, you'll get early-bird access and discounts to any new products I release.

Plus, I'm also ALWAYS on the hunt for new passive income and investment ideas… new proven business models... anything that can scale up my freedom level.

And I love to share any new worthwhile moneymaking opportunities I find with my tribe — some of them aren't ever publicly listed on my website.

My ongoing research eliminates the "PIA" (pain in the ass) part of the equation...

...so you don't have to waste hundreds or even thousands of hours of your time and money searching for less-than-optimal money-leveraging opportunities and ideas.

I've already done the hard, connect-the-dots detective work for you, so that you can focus on enjoying:

- Unlimited family time to spend with your loved ones
- Unlimited vacation time and the finances to pay for it
- A secure retirement & financial reserves that will let you sleep well at night
- Financial and time freedom to do whatever you want

Hopefully this is just the beginning of our relationship together, but no matter what you choose to do, I hope you got a ton of value from this report.

In freedom,

Brad Weinman

P.S. If you have any questions or comments, want more info, or get stuck, just let me know. I'd enjoy hearing from you. You can reach me by email at: passiveincomerenegade@gmail.com