FINANCIAL HELP GUIDE

Avoid the Rising Costs & Fears of Inflation!
Be a Smarter Investor with These SAFE (8%-13%) Funds to Protect Your Money's Value!

TOP-10 SECRETS REVEALED! PLUS A BONUS!

GARY T. SHORTER

DISCLAIMER

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Information is being presented without consideration of the investment objectives, risk tolerance or financial circumstances of any specific investor. You are responsible for your own investment decisions. I urge the readers to seek professional advice before acting on the basis of any information contained therein.

List price $19.95

Preface

If you can gain just one piece of financial information from this help guide that could benefit you, it's worth it and more! Such as:

- Earn over 8% yield fighting inflation
- Save $100's on mortgage closing costs
- Easier way to monitor your credit
- Beat inflation losses if you have a fixed pension
- Be tax smarter with your investments
- Better preparation for covering college costs
- and so much more...

This Financial Help Guide was written to help you find and understand SAFE high-yield investments. With inflation at 40 year highs, you need to make higher interest than the low 0.5% to 1% from your bank, because inflation is rapidly eroding your money's value.

If you want to understand why some types of investments and dividends are better than others, then you need to read this book and keep it handy for easy reference, because this may be the most important and educational finance book you will ever read.

I wrote this book to share what I learned as a Financial Advisor (FA) including why some investments are bad (529 plans) and why others (ETFs) are very good that can produce better results. I started this book with Top-10 secrets and added (6) more sections as a bonus and extras to give you greater value for your money.

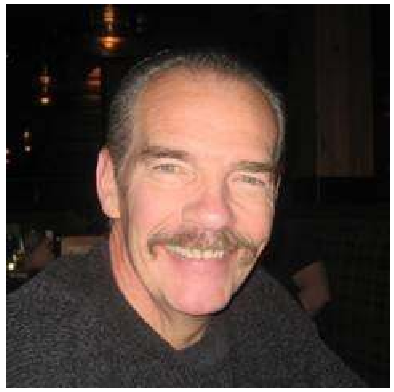
Plus, after reading this book you can earn over $1,000 in high-yield (8.5% to 13.3%) annually every year, that will give you 50-times (50X) Return On Your Investment (ROI) and Add Value to Your Life ™. (Ref. $1,000 / $19.95 = 50X)

This book is written to be a long term reference to keep, where the information is valid for many years of enjoyment and profitability.

Plus, here are some reviews from early readers:

Table of Contents - Top-10 Secrets Revealed:

About The Author



Gary T. Shorter is an accomplished Financial Advisor for Merrill Lynch where he achieved Executive's Club in 2 years with $26 Million in assets under management. He understands the good, bad and ugly investments and what makes a safe investment. He added insurance and mortgage certifications to broaden his expertise.

After suffering sciatic back pain and surgery, he invented a flexible fitness device for physical therapy and built a successful small business where he expanded his financial and business acumen.

He is semi-retired in Florida with his wife Donna where he shares his 35 years of experience by writing books. His website is at: www.garyTshorter.com and his Linked-in profile is available at: https://www.linkedin.com/in/garytshorter/

INTRODUCTION

Avoid the Rising Costs and Fears of Inflation! Be a Smarter Investor with These SAFE (8%-13%) Funds to Protect Your Money's Value!

If you want to gain a better financial understanding in these areas:

- What is the best investment platform?
- Which is better, Mutual Funds or ETFs and why?
- What's a better investment, individual stocks or these funds?

Then you need to read this book and save it for future reference.

This book reveals (3) high-yield investments that are safe compared to other stocks or funds with high yields and dividends. Why? Because the first fund is backed by the US Government for ultimate safety! The other (2) funds are based on stock indexes with 100-2000 different stocks for safety in numbers.

This book also reveals the best investment platform and type of investment when compared to individual stocks. You will also learn about an inside tip on monitoring your credit report that is simple, easy and Free!

There is Bonus material that shares a special investment that millionaires use to protect their assets and get tax advantages with access to money, tax-Free!

Plus, you will see the difference between stock market Bulls, Bears and Pigs and how this one special technique beats them all, regardless which direction the market is going!

If you are looking for a mortgage or credit, there are secrets revealed that can help you save money. Plus, if you have a fixed pension and are loosing monetary value to inflation, there is a way to protect your money from inflation and earn a better living.

Lots of value for here for just $19.95 and a handy reference too!

Chapter – 1

How to Earn 7.12% Interest, Backed by US Government!

The best way to earn **7.12%** interest is backed by the US Government support. This high interest rate is Only available with these US Inflation Savings Bonds or **I-Bonds**.
(Ref. https://www.treasurydirect.gov/indiv/products/prod_ibonds_glance.htm)

You can buy I-Bonds online from the US Treasury website at www.TreasuryDirect.gov

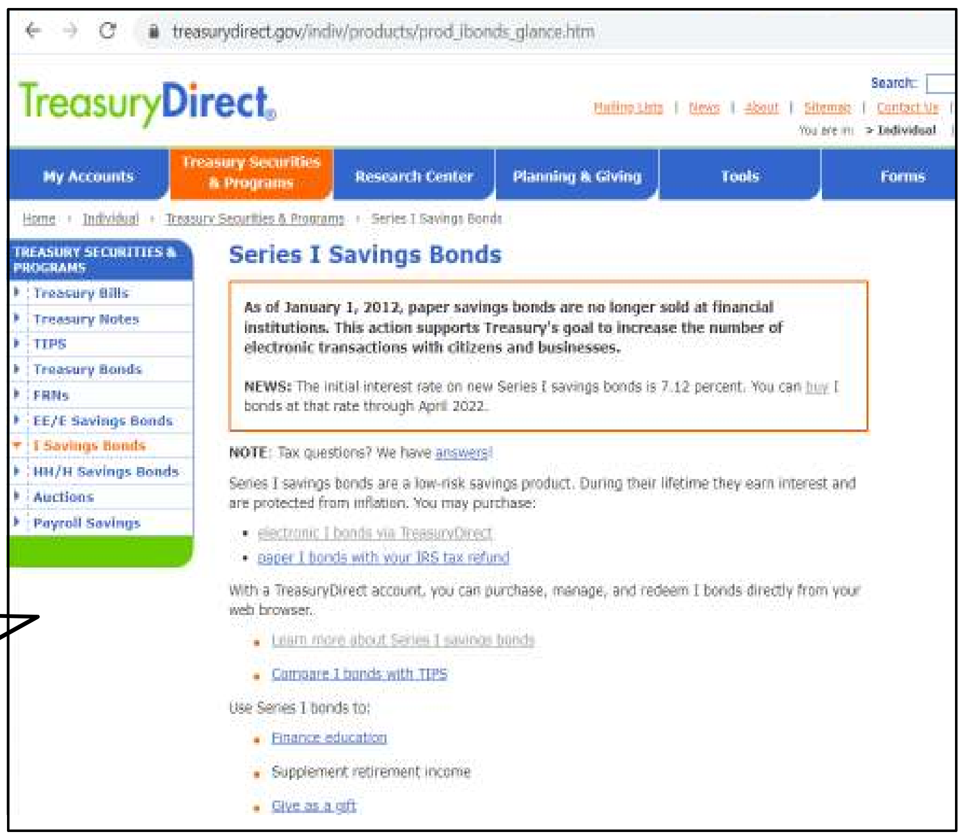
These I-Bonds are indexed every 6-months (May and Nov) to the rate of inflation as measured by the Consumer Price Index (CPI). For reference, the CPI for March 2022 was 8.5**%** as reported by the US Bureau of Labor Statistics (BLS). (Ref. https://www.bls.gov/cpi/)

These I-Bonds are limited to up to **$10,000** investment per individual and interest is determined (May and Nov) and compounded semi-annually (every 6-months). Complete details are online at www.TreasuryDirect.gov (Ref. Below is a view of the website)

If you invest $10,000 in these **7.12%** I-Bonds, you can earn **$712** in interest annually!
$10,000 x 0.0712 = $712
(Compounded every 6-months)

Note: US Gov't adjusts the interest rate in May and Nov based on the CPI inflation reading.

$712
Return
On Your
Investment



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Chapter – 2

Earn 12% - 13.3% Monthly Dividends, Safely

You can earn a high 12% (+/-) dividend yield safely with these (2) index traded ETFs (Exchange Traded Funds). They are based on the NASDAQ-100 index (ETF = QQQ) and the Russell-2000 Index (ETF = IWM).

The first ETF is called (QYLD) and is based on the NASDAQ-100 index. As of Monday (3/14/22) QYLD was trading at $19.11 with a Dividend Yield of 12.0% paid monthly.
(Ref: Annual dividend = $19.11 x 0.12% = $2.29 paid monthly at approx $0.19)
(Ref. https://www.globalxetfs.com/funds/qyld/)

The following (BigCharts.MarketWatch.com) chart shows the QYLD's trading history for the past year with Monthly Dividends marked by the letter "D". The Rolling Dividends chart at the bottom shows the amount of Dividends paid monthly at approx. $0.19.

This Candlestick Chart shows the ups (in black) and downs (in red) during the last year on a daily trading basis. The height (or length) of each candle shows the price range for that days trading activity. There is a lot of information from Candlestick charts (Ref. Ch.12).

The goal here is to Buy Low at a price of approx. $19.11 to produce a yield of 12%.
$2.29 / $19.11 =12%

You can earn $229 Every Year with (100) shares of this ETF = QYLD.
100 x $2.29 = $229

$229
Return
On Your
Investment

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The second high yield dividend ETF is based on the Russel-2000 index and it's called (RYLD) and RYLD was trading at $22.67 as of Monday (3/14/22). This produced a dividend yield of 12.97%. ($22.67 x 0.1297% = $2.94 annual dividend). The chart below is from BigCharts.MarketWatch,com and can be modified with the adjustments listed on the left column in blue. (Ref. https://www.globalxetfs.com/funds/ryld/)

These ETFs (QYLD, RYLD) are safer than dividends from company stock or other funds because they are based on 100 Nasdaq stocks (QYLD) or 2000 Russel stocks (RYLD). They use a safe strategy called Covered Calls where the ETF collects Premium by selling Call Options per (100) shares of stock in the Index (ETF = QQQ, IWM). This is safer than relying on a company's cash-flow to produce dividends. (Ref. Ch.13 for Covered Call details)

The goal here is to Buy Low at approx. $22 to produce a Yield of approx. 13.3%. $2.94 / $22 =13.3%

You can earn $294 Every Year with (100) shares of this ETF = RYLD. 100 x $2.94 = $294

$294
Return
On Your
Investment

Total Return On your Investment (ROI) of $19.95 in this book with these (3) High-Interest Safe Investments is Over $1,000:

1. ($10,000) in I-Bonds = $712
2. (100) Shares of QYLD = $229
3. (100) Shares of RYLD = $294

TOTAL ROI = $1,235

Plus, this is an ANNUAL Return where you can earn over $1,000 Every Year!

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Chapter – 3

8 Reasons Why ETFs are Better than Mutual Funds

Here are 8 reasons why ETFs (Exchange Traded Funds) are better than Mutual Funds:

1. ETFs have lower management fees
2. ETFs can be traded Any Time of day
3. ETFs can use Call Options for Upside leverage
4. ETFs can use Put Options for Downside protection
5. Typically higher ETF trading volumes for better liquidity
6. Typically ETF better performance (see note below)
7. ETFs have wide range of investment categories and diversification
8. ETFs are becoming more favorable and popular with new investors

(*)Note: 80% of mutual funds don't beat the S&P 500 index (ETF = SPY)
https://www.cnbc.com/2022/03/27/new-report-finds-almost-80percent-of-active-fund-managers-are-falling-behind.html

Category:	**Mutual Fund:**	**ETF:**
1. Management Fees	Higher (2.0% +/-)	Lower (0.50% +/-)
2. Trade Time of Day	Only at Market Close	Any time during Trading Day
3. Call Option (Leverage)	No	Yes
4. Put Option (Protection)	No	Yes
5. Trading Volume	Low to Moderate	High
6. Performance	80%(*) Less than S&P 500	Typically better
7. Invest Categories	Wide range	Wider range
8. Popularity	Less	More

Chapter – 4

The Best Investment Platform Is…

The Best Investment platform should be tax favorable or tax-free with wide flexibility for different types of investments and easy liquidity when cash is needed.

The platform that fits this best is the Roth IRA.

The ROTH IRA is funded with After Tax Money and interest can grow Tax-FREE. You can access your Principal Contribution amount of money any time without penalty. You can invest up to $7,000 annually of earned income if you are age 50 or more (includes $1,000 catch-up). The Roth IRA is also an idea platform for rollover / distribution from a traditional IRA or 401K. Note: Many more rules apply. (Ref. https://www.irs.gov/retirement-plans/roth-iras)

Chapter – 5

This is the Best Investment Advice (From a Leading Investor)

This Leading Investor is well known for investment success and advice. Some of his best advice is to invest in Index Funds such as the S&P-500 Index with the ETF (SPY) because it is lower cost than mutual funds. (Ref Ch.3)

This Leading Investor is also a proponent of the Buy-n-Hold strategy and to Buy Low especially if its a fund you like and know for the long-term… Years, not months.

This Leading Investor is also tax savvy and the Tax-Free Roth IRA fits the Best Investment Platform strategy because you can grow your money, Tax-FREE! (Ref. Ch.4)

The strategy of Dollar-Cost-Averaging is also favorable for buying funds in small amounts over time where you can buy more at a lower price, than at a higher price.

For example:

1. Invest $100 per month in Roth IRA
2. Buy the same ETF (SPY) every month
3. If it costs $20 this month, you get (5) shares ($100 / $20 = 5 shares of SPY)
4. If next month it costs $25, you get (4) shares ($100 / $25 = 4 shares of SPY)
5. Result is you get more shares when you buy at lower cost for a lower average cost of $22.22 ($200 invested / 9 shares = $22.22 average cost per share)

Chapter – 6

Why 529 Plans are Not a Good Investment (Opinion)

Most States in the US are supporters of 529 Plans for investing to help cover some of the costs of higher education in their state. Most 529 Plans only invest in Mutual Funds (vs. lower cost ETFs) that typically have higher management fees and moderate performance. Over 80%(*) of Mutual Funds do Not beat the S&P 500 index performance (ref. SPY ETF). Plus, you may pay a fee to the State for their involvement in the 529 Plans. Fees, Fees, Fees…!!!
(Ref. https://www.sec.gov/reportspubs/investor-publications/investorpubsintro529htm.html)

For investing to cover the cost of college education, a federal funding application may be required, called the FAFSA (Federal Application For Student Aid). One of the first things that can reduce your eligibility for federal funding is investing in a 529 Plan!.
(Ref: https://studentaid.gov/h/apply-for-aid/fafsa)

A far better solution may be a Roth IRA and Dollar-Cost-Average investing in the S&P 500 index with the ETF (SPY). It's far lower cost, better performing, you have easier access to your money and it may not impact your eligibility for federal funding for student aid.

Chapter – 7

The Risks in Trading Stocks vs. This Better Idea

If you are interested in trading individual company stocks, you should know the company and be well versed in its financial history. It's very risky trading company stock that you are not knowledgeable of in case of a bad news event. Such as CEO corruption, SEC investigation, financial irregularities, etc. This can drive a company stock down significantly and take a long time to recover. The best company stock to trade is the company you work for and know well.

A better idea is to trade an index ETF with many stocks in the index so one stock cannot adversely affect the outcome of the ETFs performance. For example, trade the index ETFs because they have a high quantity of stocks in the index:

1. S&P-500 (500 stocks) – ETF (SPY) (broad based index of large companies)
2. Nasdaq-100 (100 Stocks) – ETF (QQQ) (technology company focused)
3. Russel-2000 (2000 stocks) – ETF (IWM) (small company focused)

Note: Beware of Bulls, Bears and Pigs:

- Bulls are Up market focused and promote the upside of stocks & funds
- Bears are Down market focused and promote the downside of stocks & funds
- Pigs are suckers for Pump-n-Dump schemes that promise get rich quick, Not!

Chapter – 8

How to Track Your Credit Report the Easy Way

There are (3) Credit Bureaus that track your credit report:

1. Equifax - https://www.equifax.com/

2. TransUnion - https://www.transunion.com/

3. Experian - https://www.experian.com/

You can get your credit report FREE only once each year from each of these bureaus. But, there is a better way to track your credit report, just do the following:

1. Every January 15th order your FREE credit report from Equifax

2. Every May 15th order your FREE credit report from Transunion

3. Every September 15th order your FREE credit report from Experian

This way, once every (4) months on the 15th (gives credit bureau time for month-end updates), order your FREE credit report from a different credit bureau and you will have a better more frequent way to monitor your credit, for FREE!

Chapter – 9

The Best Investment Advice You Will Ever Get

The Best Investment Advice is… Always Pay Yourself... FIRST!

Pay yourself first in a savings account, Roth IRA, 401K plan, emergency fund, etc…!

Try to save at least 5% every month and let it grow, compound interest if possible like in a US Treasury I-Bond or dollar cost average buying the ETF (SPY) in your Roth IRA. Then watch your money grow over time, so Pay Yourself First!.

Chapter – 10

Invest the Maximum in This Idea

If you are employed and your employer offers a 401K Retirement Savings Plan, you should always invest the Maximum Match to what your employer offers, because it's Free!

For Example, if your employer offers 5% match, then you should contribute 5% of your pre-tax earnings to this 401K program. (Ref. https://www.irs.gov/retirement-plans/401k-plans)

Also, if there is a higher Maximum (%) than your employer match (%), then invest the maximum (%). For example, if your employer's plan has a 5% match and 8% maximum, then you should contribute the 8% maximum from your pre-tax earnings.

Also, if your 401K Retirement Plan offers investments in ETFs, they are better than Mutual Funds (Ref. Ch.3). But, either way you should invest in the S&P 500 Index ETF (SPY).

Chapter – 11

Bonus: Advanced Investment Idea Millionaires Use

Most Millionaires use life insurance as an investment and hedge against losses. One of the most versatile is the Equity Indexed Universal Life Insurance Policy. There are multiple benefits to this type of insurance:
(Ref: https://www.investopedia.com/articles/insurance/09/indexed-universal-life-insurance.asp)

1. Flexible premium payments within a specified range (so they are not taxable)

2. Tax exemption on profitable gains

3. Performance linked to an Equity Index such as the S&P 500 where the Insurer may use Call Options for upside profitability and very little downside risk, just the cost of the option.

4. Ability to borrow money from the cash value, for any purpose (college education, mortgage, large purchase, etc.) without tax implications

5. Potential for flexible death benefit option where you may be able to convert it to a Long Term Care policy

6. Death benefit to cover potential estate losses

Chapter – 12

Double Bonus: Understanding Candlestick Charts

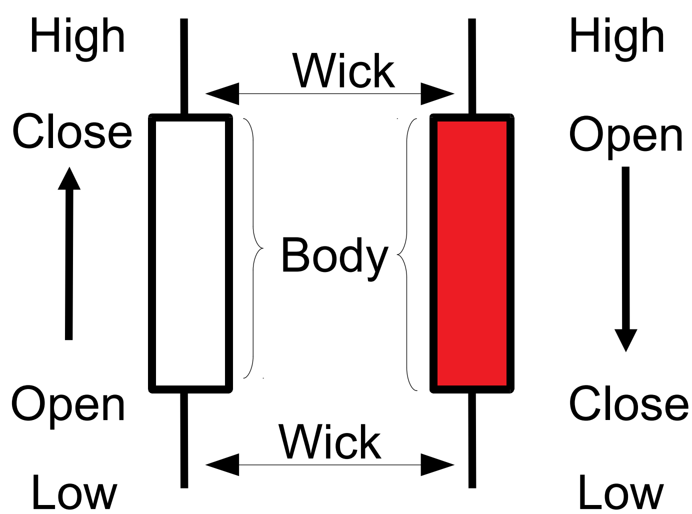
Candlestick Charts have a lot of valuable information, more than either a line or bar chart for tracking stock and fund trading. (Ref. https://BigCharts.MarketWatch.com) You can make multiple chart adjustments (Ref. The left margin in blue). You can monitor the volume, yield, 52-week high/low, PE ratio, dividends, current price, price change and more.

For reference, this is the S&P 500 index ETF (SPY), daily candlesticks for 6-months:

Candlesticks have several components: the Body and Wick that detail the Open, Close, High, Low and Direction of the time period traded (hour, day, week, month, etc.).

<u>The White Body means Up:</u>
Close is higher at top of the Body
Open is lower at bottom of the Body
Top of the Wick is the High
Bottom of the Wick is the Low
Price range is from Low to High

<u>The Red Body means Down:</u>
Close is lower at bottom of the Body
Open is higher at top of the Body
Top of the Wick is the High
Bottom of the Wick is the Low
Price range is from High to Low



Chapter – 13

3X Bonus: How to Save Money on a Mortgage – Secret Revealed!

There are several ways to save money on a mortgage, including a secret.

First, if you do not have a good bank to deal with, use a Mortgage Broker. They have many more lenders to deal with than a single bank and may be able to get you a better rate. They also have more flexibility including this secret called... the Credit Spread!

The Credit Spread is (2% - 3%) of the mortgage amount that the lender pays the mortgage broker as commission on the sale. The mortgage broker has more flexibility with this credit spread than a sales rep at a bank. The Broker may give up some of this credit spread to help cover some of your closing costs... if you ASK!

For example: Mortgage $200,000 x (2.5% credit spread) = $5,000 in flexibility!

Secondly, there is flexibility in some closing costs as detailed in the mortgage Closing Disclosure (CD) document (See below for example). A section in the CD called “Services Borrower Did Shop For” details some of the Title fees that you, the borrower may shop for to get a lower cost, all you need to do is ASK!

For example: See the diagram below that shows these costs totaling $2,655 that you, the borrower can shop around to get a lower cost... if you ASK! (Most people don’t ask, don’t save!)

Ref. https://www.consumerfinance.gov/owning-a-home/closing-disclosure/

C. Services Borrower Did Shop For		**$2,655.50**	
01 Pest Inspection Fee	to Pests Co.	$120.50	
02 Survey Fee	to Surveys Co.	$85.00	
03 Title – Insurance Binder	to Epsilon Title Co.	$650.00	
04 Title – Lender's Title Insurance	to Epsilon Title Co.	$500.00	
05 Title – Settlement Agent Fee	to Epsilon Title Co.	$500.00	
06 Title – Title Search	to Epsilon Title Co.	$800.00	
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)		**$4,694.05**	
Loan Costs Subtotals (A + B + C)		$4,664.25	$29.80

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Chapter – 14

This is the Best Time and Way to Get Credit

Is there a better time (and way) to get credit? Yes, when you don't need it!

Get credit when you don't need it because this may be the time when you are employed, own a home with increasing value and your FICO credit score is up. That is the perfect time to get credit because you can get the best terms. Compared to a time when you may be unemployed, have bad credit and a low FICO score, the terms then could mean a very high interest rate and poor payment terms.

So the best time to get credit is when you don't need it! But how?

If you own a home and the value is up in this rising housing market, them you could be in a great position for a Home Equity Line of Credit (HELOC).
(Ref. https://www.investopedia.com/mortgage/heloc/)

A HELOC is easier and quicker to get than a regular mortgage. The HELOC requires just (4) things to qualify:

1. Equity in your home. Determine this based on your homes current value (by Appraisal) minus the amount of any first (or second) mortgage.
   Example: Appraisal = $500,000
   Mortgage = - <u>$300,000</u>
   Equity = $500,000 - $300,000 = $200,000

2. Loan-To-Value (LTV) Ratio is typically 80% (or less based on the bank)
   Example: Appraisal = $500,000
   LTV = 80% (0.80)
   Available equity = $500,000 x 0.80 = $400,000
   \- Mortgage - <u>$300,000</u>
   = Available HELOC = $100,000

3. Your Debt-to-Income (DTI) Ratio should be less than 47% (depends on bank)

4. Your FICO credit score as reported by the (3) reporting bureaus (Ref. Ch. 8).

With this information you should be able to qualify for a HELOC with favorable terms and a low interest rate. This could be your Emergency Fund, if and when you need to use it. Also, the HELOC should not cost any fees or closing costs to qualify, or find another bank.

This HELOC may also increase your FICO score because it is an increase of available credit that is not used. This HELOC should also have no affect on any financial aid (FAFSA).

Chapter – 15

Extra: Covered Calls – How to Earn Premiums (for Dividends)

Earning high yield (12%+/-) dividends from the Index ETFs (QYLD, RYLD) is safer than dividends from a public company because:

1. ETF based on (100) stocks in Nasdaq-100, (2000) stocks in Russel-2000
   vs. Just (1) stock in a company or few stocks in a Fund

2. Cash-flow to pay dividends come from Premiums earned by selling Call Options
   vs. Cash in a company that may be limited or manipulated (borrowed money)

3. ETF has stronger liquidity with Million(s) shares trading volume on daily basis
   vs. Company stock that may be of limited trading quantity

4. ETF has consistent long term track record of paying dividends
   vs. Company dividend history may be limited (suspended during difficult times)

Ref. Options Table for the ETF (QQQ) for the Nasdaq-100 index on Tuesday (3/22/22):

Current Price is $356
for the date (3/22/22)

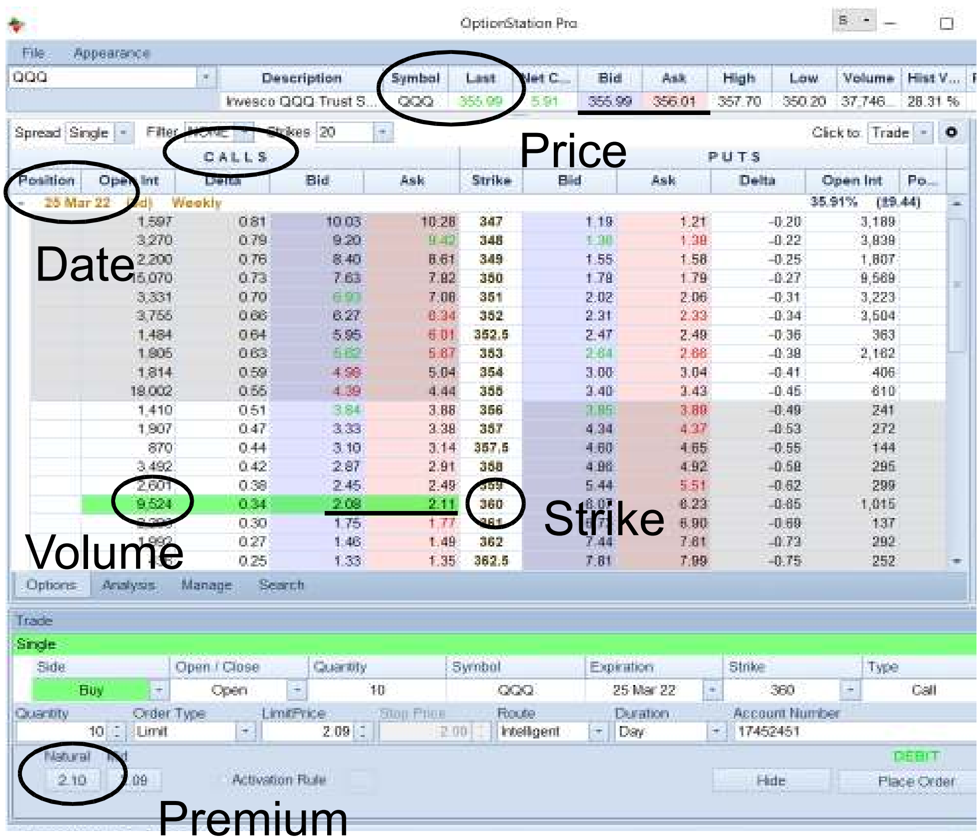
Call options are on the
Left column (Put options
are on the Right column)

Strike price $360 is $4
higher than the current
price of $356.

The Premium to sell
the 360 Call is $2.10
($2.10 x 100 = $210)

There is strong Volume
(9,524) Contracts to
provide good liquidity

The Date the Call option
expires is (3/25/22) for
(4) days trade exposure.



Note: This explanation of Covered Calls is for educational purpose only. You should consult a qualified educational course on Option Trading if interested. (Ref. https://www.cboe.com/optionsinstitute/)

Call Options – Earning Premiums - Continued

The scenario above presents the following safe and profitable dividend opportunity:

1. Buy (100) shares of the ETF (QQQ) at $356 per share ($35,600) (This means you are Covered because you own the 100 shares of QQQ).
   Note: Option contracts trade in (100) share lots, so you need (100) shares of QQQ to sell (1) call option contract.

2. Sell (1) 360 Call Option on Tue (3/22/22) that expires on Friday (3/25/22) for $2.10 for $210 premium earned. (Ref. 100 shares per Contract x $2.10 = $210)

3. If the ETF (QQQ) is NOT trading at or above $360 on Friday (3/25/22), you keep the (100) shares of QQQ and the $210 premium for a profitable gain in just 4-days time.

4. If the QQQ IS trading at or above $360 on Friday (3/25/22), your (100) shares of the QQQ may be "Called Away" or Sold for a $4 profit at $360 ($360 - $356 = $4 x 100 = $400). Plus you still keep the $210 Premium from selling the Covered Call option. (Ref. $400 + $210 = $610 total profit in only 4-days)

   Update: ETF (QQQ) Closed at $359.35 on 3/25/22, so you would keep both the $210 Premium and the (100) shares of QQQ because it did NOT close at or above $360.

5. This is how the ETF (QYLD) Safely earns premiums ($210) to fund the high-yield (12% +/-) annual dividends that are paid on a monthly basis.
   (Ref. https://www.globalxetfs.com/qyld-a-covered-call-strategy-for-rising-yields/)

   Note: This same Covered Call strategy and premiums earned to pay dividends applies to the ETF (RYLD). (Ref. https://www.globalxetfs.com/funds/ryld/)

Chapter – 16

How to Avoid Inflation Losses with a Fixed Pension (Annuity)

If you have a Fixed Pension with the same monthly (periodic) payment, this may be an Annuity. It may also have a benefit built-in to extend payments to a beneficiary (spouse). If so, you may be loosing monetary value to the rising costs of inflation and at a rapid rate!

There may be a solution where you can overcome these rising costs of inflation that is eroding your pension's value.

You may be able to 'convert' your pension annuity to a one-time lump-sum payment that is based on the Present Value (PV) of all the remaining payments in your pension. Then, you may be able to invest this lump sum into higher interest yielding funds, such as the US Government-backed I-Bond (Ref. Ch. 1) and the (2) high-yield stock index related ETFs – QYLD and RYLD (Ref. Ch.2).

This could give you a higher monthly payment based on ETF (QYLD, RYLD) dividends that yield 12%-13%. Plus you can grow some of the lump-sum payment (up to $10,000) with the I-Bond yielding over 8%.

The first step in any pension annuity conversion to a lump-sum, is to determine it's Present Value (PV) with these (4) variables:

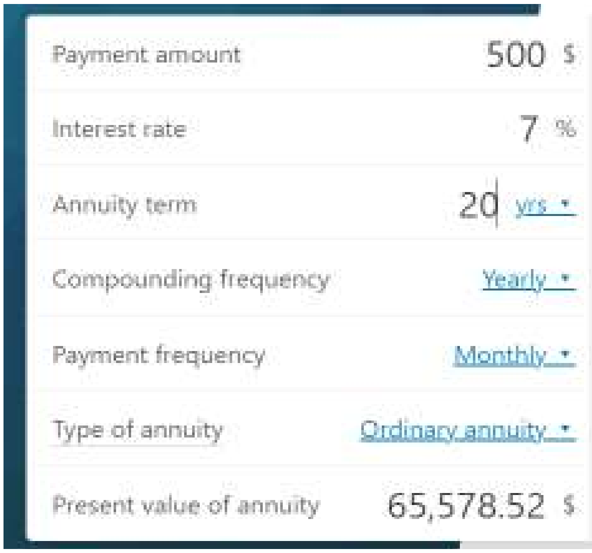
1. Fixed payment amount ($…)
2. Frequency of payments (monthly, quarterly, yearly, etc.)
3. Duration (term) of remaining payments (years)
4. Discount interest rate (6%, 7%, 8%, etc.) - determined by the firm making the lump-sum conversion (Note: Lower interest rate is better for you)

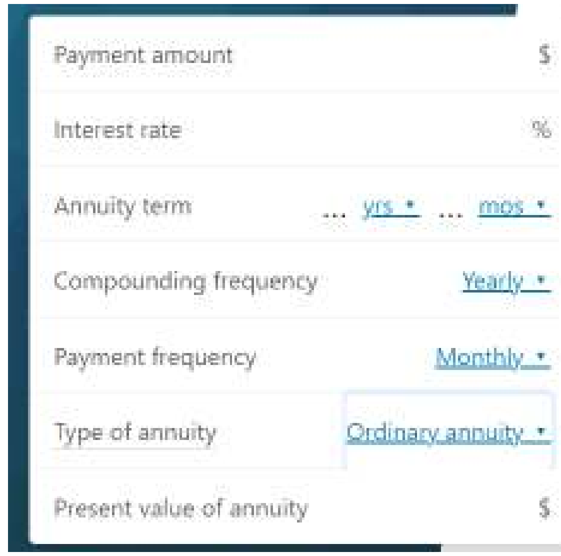
There is an online calculator where you can input these (4) variables to determine the Present Value of your pension (annuity's) lump-sum payment estimate.
(Ref. https://www.omnicalculator.com/finance/annuity-present-value)

For Example:

1. Payment = $500
2. Frequency = Monthly
3. Term (Duration) = 20 yrs
4. Interest rate = 7% (Average for 2021)
   Resulting Present Value = $65,578

Chapter 16 – Cont.





Based on the above example, the Present Value of a 20-year pension annuity with $500 monthly payments over 20-years is $65,578 at 7%. If you were to invest $60,000 in the index ETF's (QYLD, RYLD) yielding an average of 12.5% this would generate a monthly payment of:

1. $60,000 x 0.125% / 12 mths = **$625** per month vs. $500 month ($125 increase!)

2. Plus the remaining $5,578 could earn 7.12% with the I-Bond for a yield of $5,578 x 0.0712% = **$397** for annual growth (compounded semi-annually)

You can find reputable firms online that may give you the highest Present Value for your fixed pension annuity and give you a strong buyout conversion. Best wishes!

THE END

Thank you for reading my book. I hope you enjoyed it as much as I did writing it. Won't you please consider leaving a review? Just a few words would help others decide if this book is right for them. I've made it very easy, just click the link below to go to the Amazon review page and leave your review. Thank You!

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