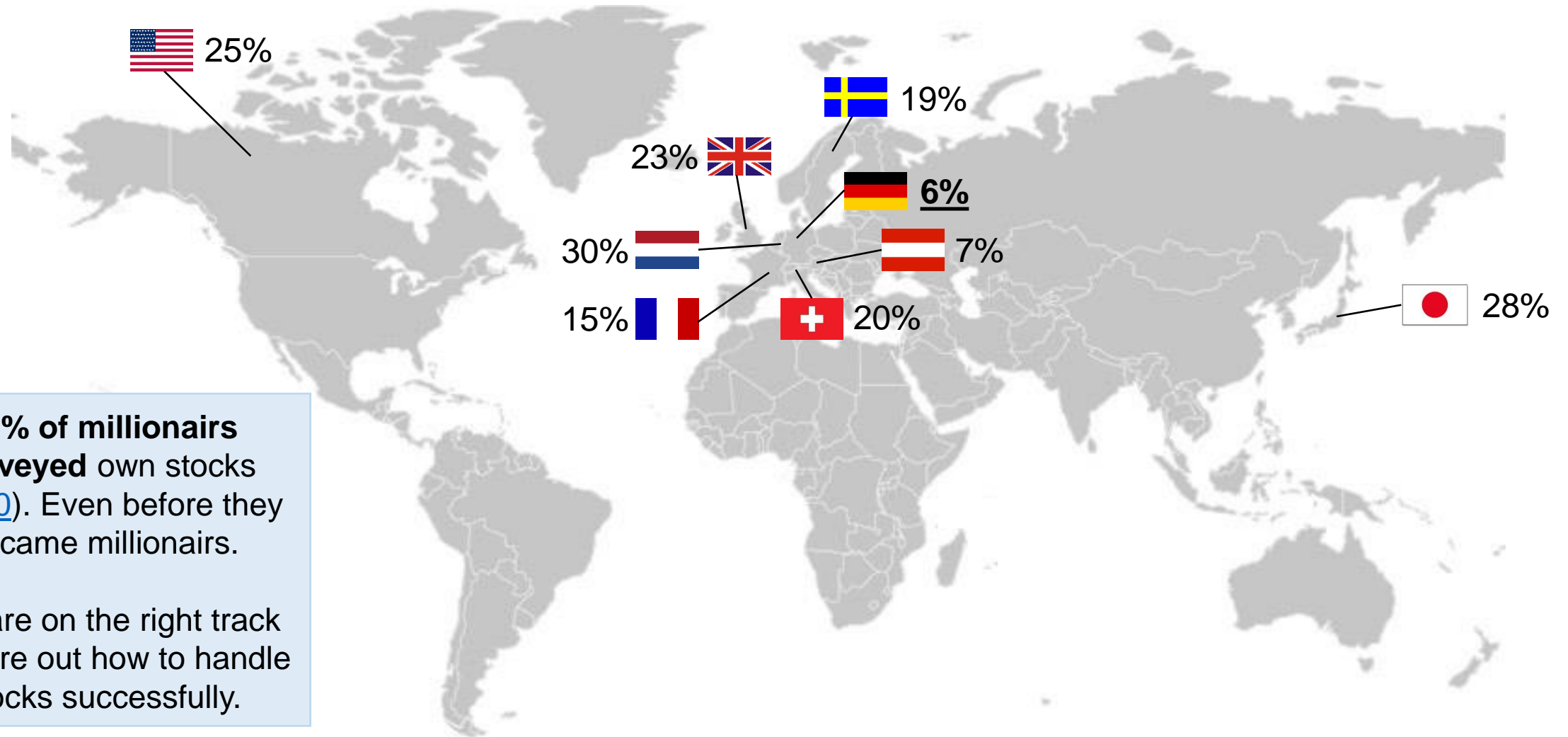

**Beat 92% of mutual funds with a passive strategy.
Do it like the average millionaire.**

About the average millionaire and the incredible easy investment strategy for everyone. With sources to check.
Time to read: 4 minutes.

This is a long term strategy to build wealth.

Congratulations. You are heading in the right direction.



95% of millionaires surveyed own stocks ([p.100](#)). Even before they became millionaires.

You are on the right track to figure out how to handle stocks successfully.

Source: New York Times (The Millionair next door)

(Stockholder in %)

Two hours monitoring are required each year for this strategy.

This strategy is for everyone, who is short of time.

The average millionaire uses diversification. No expert knowledge about stocks or bonds is required.
You get to know the basics here.
You can implement this strategy with cheap and commonly available investment products.

Mutual funds and ETFs? I don't know anything about that. Why should I go on?

The average millionaire used mutual funds and ETFs.
In the following, pros and cons of this asset class are discussed in order to benefit from the pros and prevent the cons. You are going to get to know the basics.

No worries! You get a step-by-step guide.

No bets. The average millionaire invests long term and diversified.

Wrong: Public expectations

Privileged investment:
Trendy forms of investing,
insider tips, exotic companies

Activity:
Daytrading, speculation

Type of investment:
special types of investment, single stocks

Right: Millionaire's strategy

Conservative investment:
Diversified marketportfolio
including well known companies

Inactivity:
Buy the assets once and hold
them for a long period of time

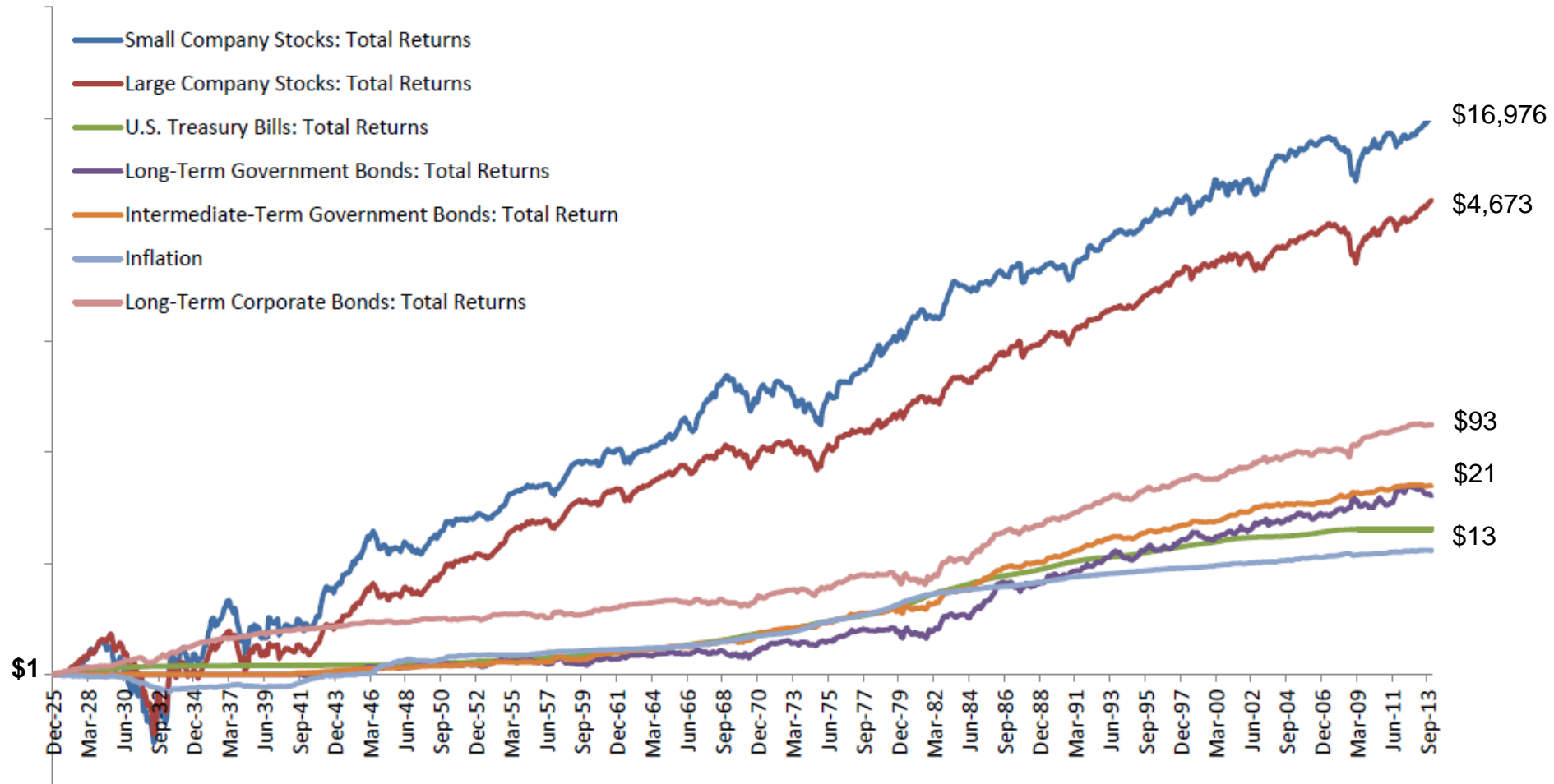
Type of investment:
Mutual funds, ETFs

Info: In the Full Package on the homepage you find suitable
ETFs, broker and a step-by-step implementation strategy.



Source: CNBC, 2014

Because in the long term, the market moves up ...



Source: Skloff.com, 2014

What happens in a crisis such as 2000 and 2007 when stock prices drop ?

Stocks have a higher standard deviation than bonds or day-to-day money. Undulations upwards (Boom) and downwards (Crisis) belong to the stockmarket and **will occur in the future aswell!**

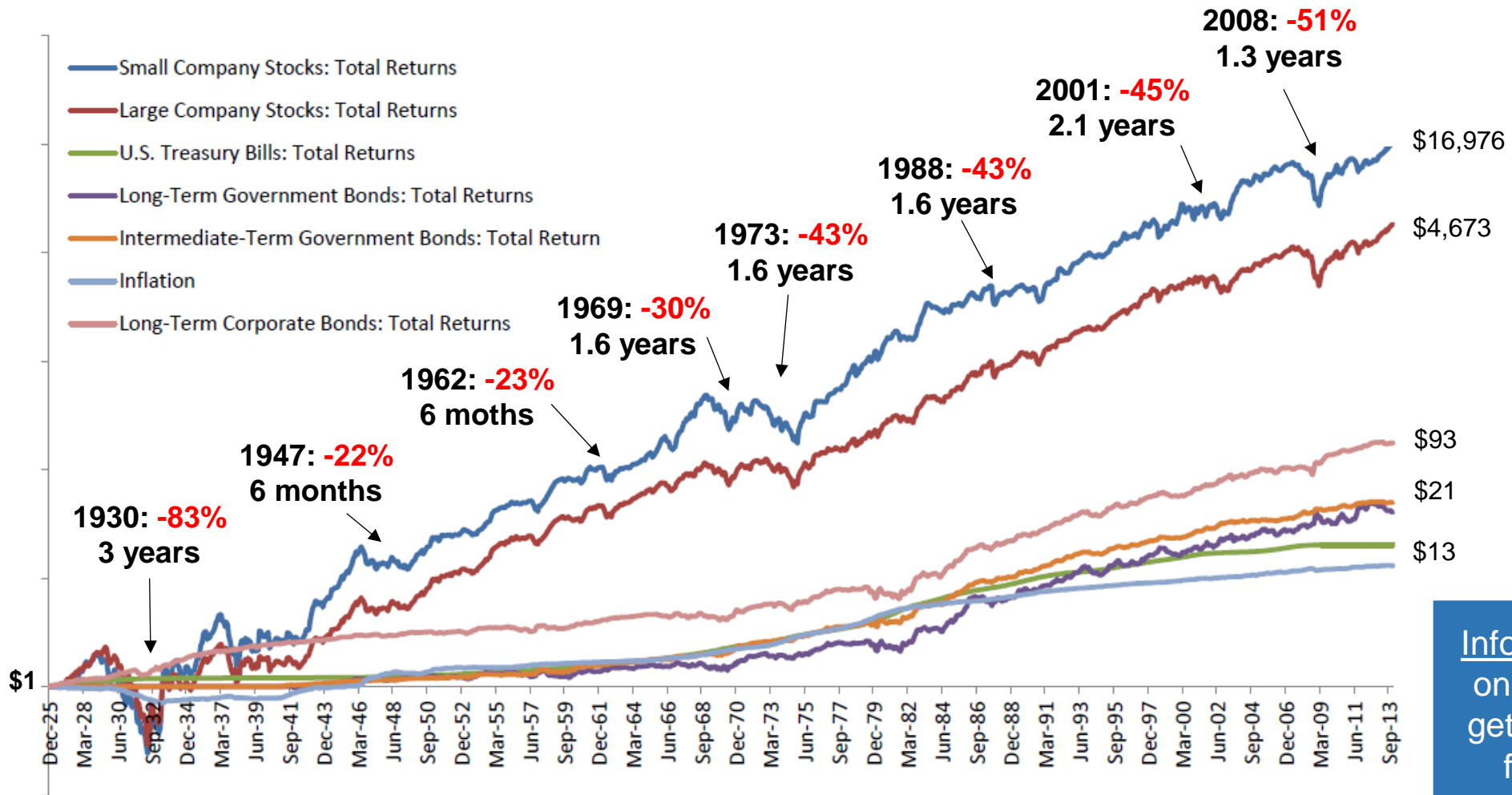
For short term investors (less than five years) this is problematic, while long term investors (> 10 years) **do not care about that since it averages out.**

Despite short term drawdowns, there is a long term movement upwards.

The possibility for a loss given a one year investment in the german DAX is 30%. If you hold a long term market portfolio you benefit from high market yields.

Important: Millionaires invest long term and follow disciplined their strategy. **Drawdowns and crisis do not bring them to rest.**

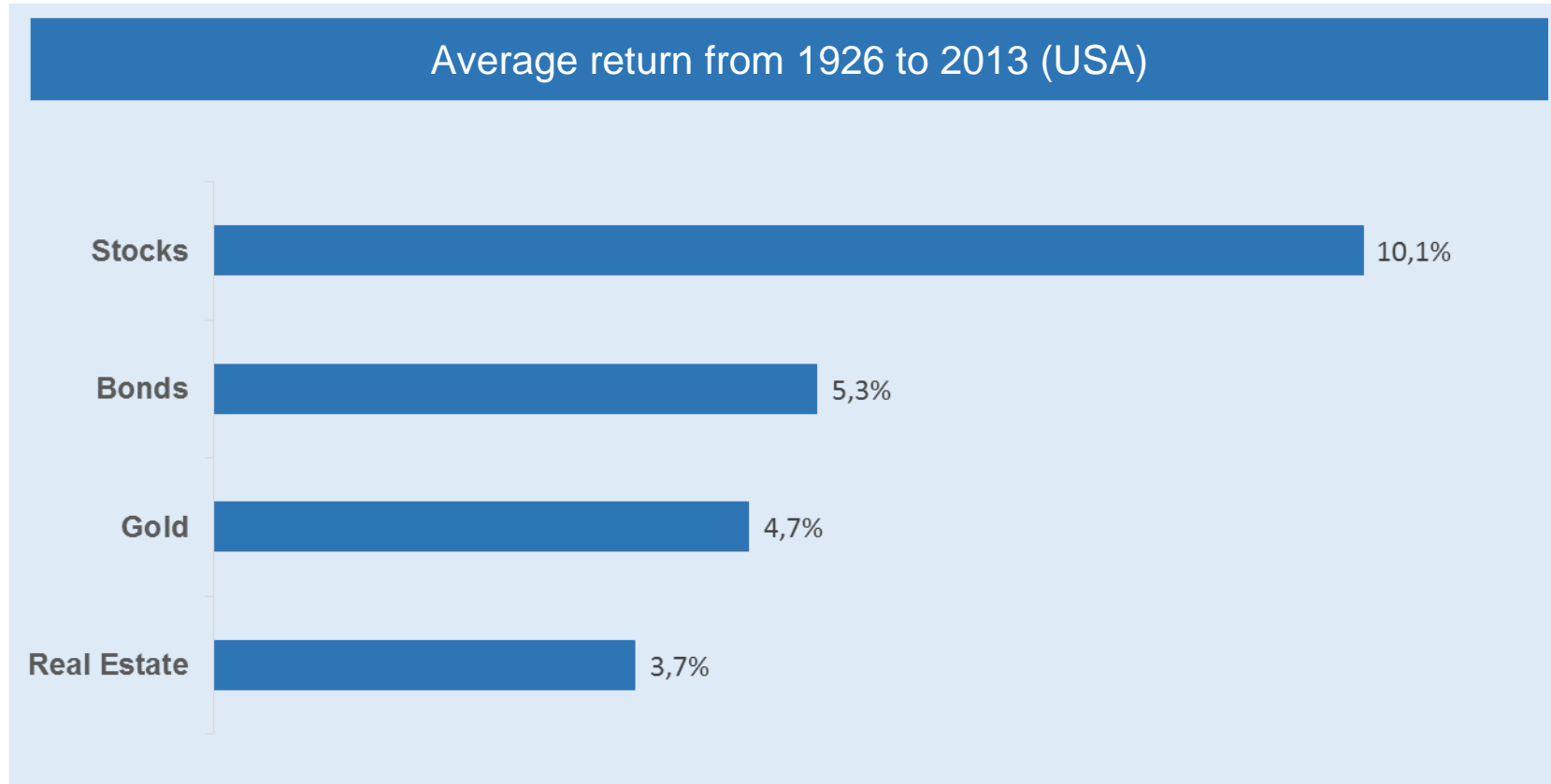
... despite **eight crisis** since 1926, the long term investor benefitted.



Info: In the full package on the homepage you get behavioural advice for difficult market situations.

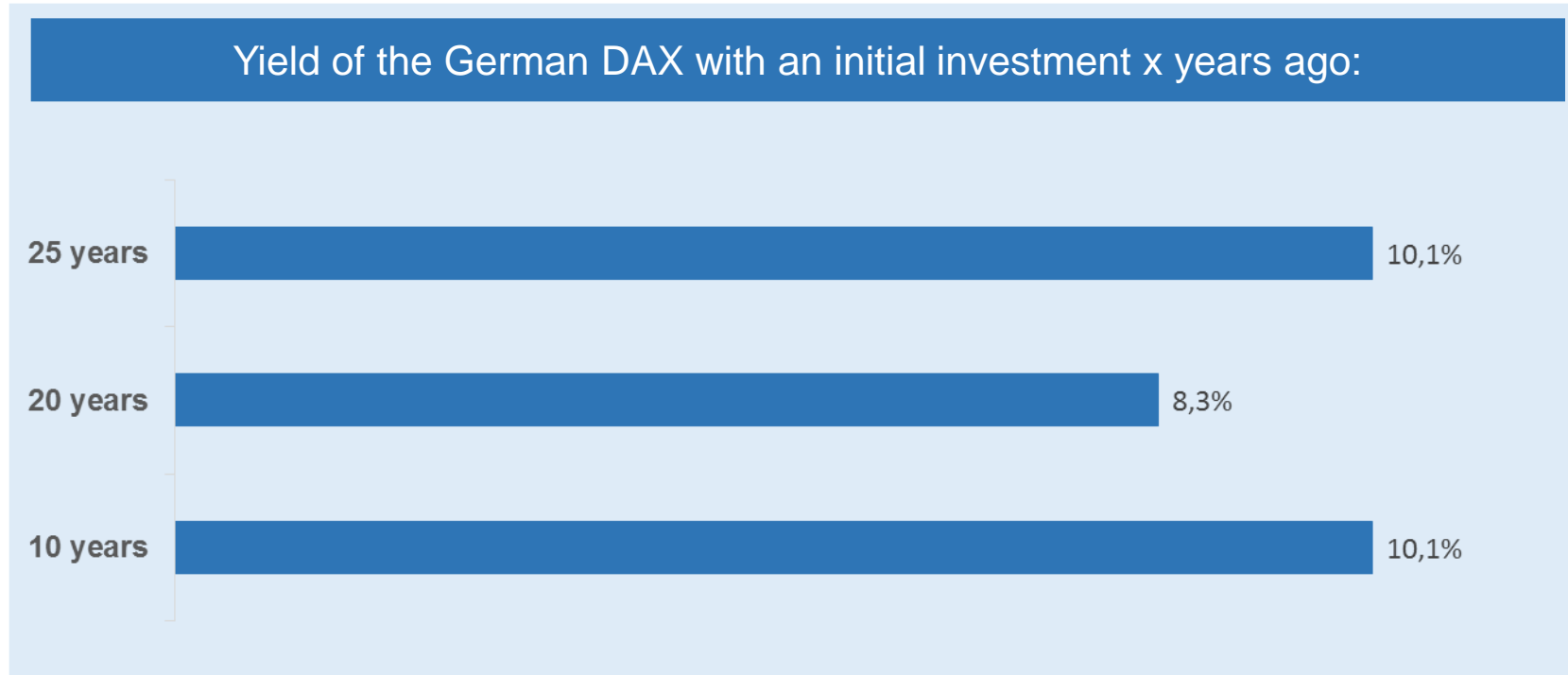
Source: Scalable Capital, 2017; Caproasia, 2016; Skloff.com, 2014,

Stocks prevail over other asset classes in the USA.



Source: Keppler Management in: Handelsblatt, 2015

Stocks perform in Germany aswell.

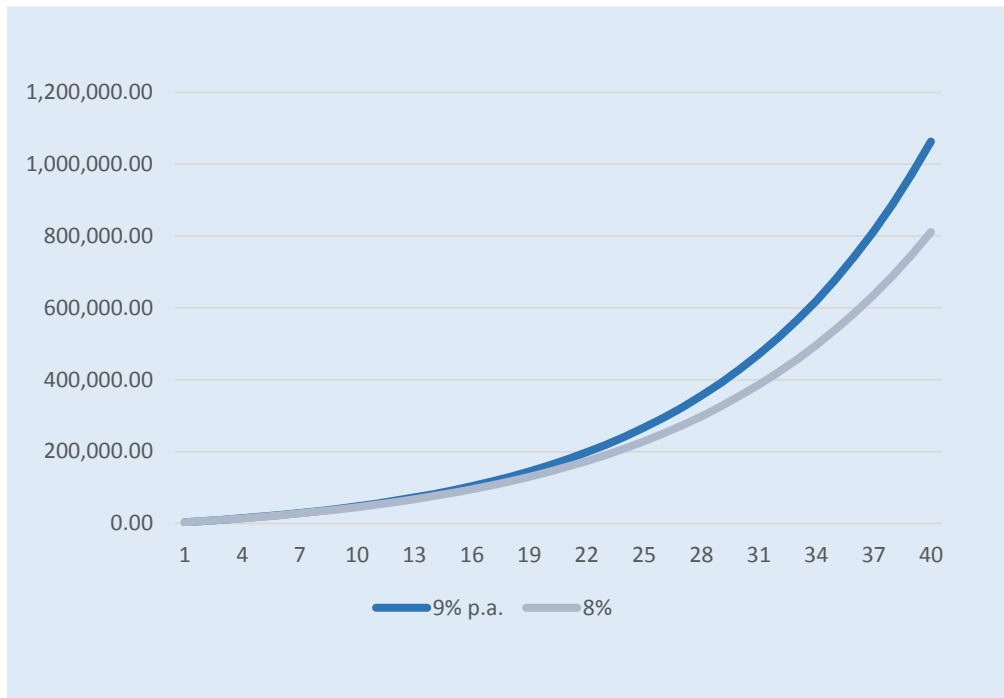


Source: Wirtschaftswoche, 2013

In 40 years with \$250 monthly to one Million.

Assumption: \$250 monthly for 40 years with a return of 9% (see slide 6 for assumption)

Beware of costs! Is the return reduced by 1% due to high ETF/mutual fund, monthly transaction costs or broker costs, you lose \$200.000! And get \$800.000.



Transaction costs for payments often „only“ cost 1% - but steal \$ 200.000!

In the full version you will get advice for:

- a cheap broker
- a cheap savings plan
- suitable ETFs und mutual funds
- a cheap stock account

Example: online stock accounts are cheaper and provide cheap savings plans and low transaction costs.

Source: Calculate on: Zinsen-berechnen.de, 2017, MarketWatch, 2014, Handelsblatt, 2015, Wirtschaftswoche, 2013

Get the full version and support my work.

- ✓ Get to know how to benefit from the Pros of Equities and avoid the Cons.
- ✓ Get behavioural advice for difficult market situations – and how to benefit from them.
- ✓ Learn how to select the best Broker, ETFs to save costs
- ✓ Learn how to select ETFs yourself in the future
- ✓ Get to know more about the average millionaire and his/her investment strategy
- ✓ Get step-by-step advice in order to implement this strategy successfully.
- ✓ Lets go and outperform 92% of mutual funds. **You only need two hours of monitoring!**

Resources

CNBC, 2014 - <http://www.cnbc.com/2014/12/11/whats-inside-the-millionaire-stock-portfolio.html>

CNBC, 2016 - <http://www.cnbc.com/2016/08/29/janitor-secretly-amassed-an-8-million-fortune.html>

Handelsblatt, 2015 – <http://www.handelsblatt.com/finanzen/anlagestrategie/trends/studie-auf-lange-sicht-triumphieren-aktien/12008580.html>

New York Times, 2017 - <http://www.nytimes.com/books/first/s/stanleymillionaire.html>

Skloff.com, 2014 - <http://skloff.com/growth-of-1-dollar-investment-1926-2013/>

Wirtschaftswoche, 2013 - <http://www.wiwo.de/finanzen/boerse/dax-geburtstag-langfristig-fast-durchweg-positiv/8420028-2.html>