

ALTERNATIVE INVESTMENTS YOU'VE NEVER HEARD OF



PARADIGMLIFE

GROWTH | INCOME | LEGACY



Your knowledge of alternative investments could be the difference between living an abundant financial future or one filled with increasing uncertainty and risk.

Today is best described as a “Brave New World” by man. Society is evolving at a more rapid pace than ever before in human history. Children born today will learn, travel, and conduct business in ways diametrically different than their parents and most likely in ways that don’t exist right now. It is an amazing time to be alive in many ways, but for some, the inability to adapt might be painful.

One of the ominous challenges facing Americans today is finances and investment. Despite the barrage of media and advertising that lures investors to a host of options and an abundance of advice, statistics confirm that the average family is still just getting by.

Wages and median incomes are flat, the rate at which people are saving is now going down, and the average amount of savings just won’t last for a 20-30 year period of retirement. Additionally, consumer debt and spending keep rising.

Fortunately, human ingenuity is coming to the rescue with innovation that improves not only the quality of life but makes it less expensive too.

Entrepreneurs are also discovering new ways to invest and reignite methods proven in the past to increase the probability of a secure future toward the elusive American Dream.

This report will highlight alternative areas of investment and money management that you may not have heard of before. These opportunities, in addition to others, are giving hope to those seeking financial independence. There are three separate articles in the series.

The first will educate you on three alternative investments that pay investors great returns with minimal risk and carry no correlation to the stock market.

Second, you will learn about a financial strategy that is over 150 years old, tested in the proverbial trenches of many market cycles, recessions, and depressions and still performs today. Nonetheless, it is not widely used today outside of wealthy individuals and families, bankers, and publicly traded corporations and their executive benefits. However, there are signs that the strategy is re-emerging with individual use as an alternative to the typical 401k, IRA, mutual funds, and other stock market-related investments. The third article teaches you The Hierarchy of Investment™ which is a method, similar to asset allocation, to classify various investments according to their respective risk and your control over it.

WHERE DO YOU INVEST OTHER THAN THE STOCK MARKET?

The alternative investments covered herein have no correlation to the stock market such as the typical investments of today (stocks, mutual funds, or bonds). The markets of the typical American investments are quickly becoming saturated with capital flows from around the world and no longer provide



the safety, security, and competitive returns they once did. Fortunately, investments that offer you more control, better returns, and less risk are coming online and are available to investors like you.

WHERE ELSE CAN YOU PUT YOUR SAVINGS BESIDE A BANK?

Banks were once a place to keep your liquid savings and earn interest on it. Now, they offer you protection and certainty that at times you have to pay for. For over 150 years, there has existed a type of insurance policy that offers a greater degree of safety, superior returns, tax efficiency, as well as unique liquidity. This type of financial asset is mainly owned by banks, corporations, wealthy executives, and investors. Today, it is re-emerging as the haven for everyone.

THREE ALTERNATIVES TO INVEST YOUR MONEY

1. Intellectual Property

Did you know that someone makes money every time a song is played or streamed? It is called a royalty and is paid to the owners of the song “rights.” There is typically more than one owner.

There is now a platform to invest your money and contractually receive part of the royalties from songs by artists like Eminem, Santana, The Eagles, Whitney Houston, and even Elvis.

On this same platform, you can invest and participate in the revenue received whenever someone watches “There’s Something About Mary,” “Dumb and Dumber,” or TV shows like “Keeping Up With The Kardashians.”

In the past, this form of investing was only available to private equity groups or investment banks who dealt directly with the leading artist. Now, others who own part of the rights to the royalties, such as songwriters or studio musicians, can sell their royalty revenue to investors like you.

Returns can range from 10-30% per year.

2. Turn-Key Investment Real Estate

Real Estate Investment intrigues many, but due to the stereotype of being a landlord, it prevents many retail investors from seriously considering it. The thought of pestering tenants for their rent and fixing broken toilets is just too much.

Since 2009, a rapidly growing phenomenon has allowed thousands of retail investors to purchase investment real estate without the hassle of being a landlord. Businesses providing this service have formed alliances with local contractors, investors, and property managers to offer rental properties, wholly rehabilitated, and already rented to investors.

The management of the property is in place as well as ensuring the collection of rent, coordination of maintenance, and finding new tenants. You can receive a tax-efficient monthly cash flow with a rate of return often above 12% per year.

3. Life Settlement Pools

Much of the aging population today could never have imagined the miraculous innovation taking place in healthcare, which has improved lifestyle and longevity. However, it has subsequent-



ly burdened the Social Security fund; Medicare promised obligations and the typical retirement fund balances.

In many cases, the extension of life expectancy is more than a decadelong, making it challenging for individuals to stretch their financial resources. Those who are already retired or on the verge of retirement have realized their plight, and likewise, entrepreneurial solutions have been born.

One innovation has turned what was once a necessity during working years into an asset, life insurance. There is a secondary market for life insurance that is now one of the largest in the United States topping \$100 billion. It has been a long time investment of Warren Buffet's Berkshire Hathaway, and yet hardly anyone knows it exists.

A Life Settlement is a secondary market asset created by the sale of life insurance from an individual owner to an investor. An investor purchases a share of a pool typically consisting of hundreds, sometimes thousands of different life insurance policies.

The policies are sold by an individual who needs or wants the money now, not life insurance. They get a check, and an investor gets a return when one of the individuals in the pool passes on. When a pool has many life insurance policies inside of it, the payments of return are frequent and often amount to 8-20% returns.

These are examples of alternative investments that can change your life for the better and provide the economic benefits you have been seeking without taking unnecessary risk.