The Infinite Nest Egg:

Unlocking 900% More Money *for* Retirement

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Unlocking 900% More Money for Retirement

By Ted Bauman, Editor of *Smart Money Alert*

MAIN Street investors have an enormous problem. Day in and day out money is escaping their retirement accounts due to government manipulation, stock market crashes and hidden Wall Street fees.

By the time they retire, this constant barrage of "financial escapement" may wipe out over 53% of their investment returns. And unfortunately, the months and years ahead are going to be even worse as additional stock market crashes head our way.

It's no wonder that three out of every four Americans have given up on retirement completely.

It was a problem I couldn't ignore. So I set out to create a tool that eliminates this erosion of wealth … and that ensures money compounds day in and day out, without end, just like it should.

To do this, I had to engineer a system that…

1. Could grow a nest egg up to nine times faster than ordinary investing.

2. That would be virtually crash-proof. I didn't want to lose money. Ever.

3. And that would be simple to use … so simple a 12-year-old could use it … and would only require a few minutes of time each month.

I was told that such a system was impossible to create. Many laughed at me.

However, today, I'm proud to say that after back testing this Infinite Nest Egg system across 10 years of market data, my team and I not only hit our goals … we far surpassed them.

What's even more impressive is that it's essentially recession-proof. In our backtesting, it never once had a losing year … it even made 11% and 35% during the 2008 and 2009 crisis.

What's more, if you had invested your money in the stock market 10 years ago, every $100,000 invested would have made you $31,500 after Wall Street took their fees.

Detailed historical analysis reveals that our system could have helped ensure your nest egg remained practically untouched by Wall Street fees … and made you $284,000 on every $100,000 invested.

$284,500 versus $31,500 — that's a **900% increase in profits**.

Perhaps best of all, this investing strategy is so effortless and straightforward, it only requires 10 minutes of your time each month. And now that you're a member of The Bauman Letter, you'll have access to that same strategy.

With that in mind, I know you're probably eager to get started. So let's take a look at the inner workings of this system and how you can trade it…

Behind the *Smart Money* System

Now, I admit, while I do have an economics degree, almost three decades' worth of asset protection experience, and know the investment industry extremely well, I couldn't create this all on my own.

So I went hunting for an expert to help me engineer it. After years of searching I finally found him — a professional with more than 30 years' experience in the financial industry.

He started out as a broker, served as the chief investment officer for an office that managed money for affluent families, and has collaborated with several major banks and brokerages (including Credit Suisse, The Bank of Ireland, and Société Générale) to develop custom financial products for their high-net-worth clients.

More to the point, he's been constructing and testing rules-based algorithms and investment tools since 2001.

He was the perfect man for the job, and he was willing to join the team if we kept his name anonymous. He didn't want his industry connections angered by such a coveted research tool being shared outside of elite circles.

I agreed, and we went to work. As we did, we kept one thing in mind: We wanted to code a system that would continuously find out where the money was going over the next 30 days. That way, it would almost never lose money over the course of a year.

And after months of development and 10 years of rigorous backtesting, we finally did it. We had *Smart Money* — a reliable system that's essentially crash-proof.

Here's how we did it:

1. There are never more than five positions in the portfolio at any given time. This keeps it simple and achieves the highest returns.

2. We only use a few specific funds — exchange traded funds, or ETFs — that can be purchased in any kind of account. There are no redemption fees or liquidity issues, and their management fees are typically under 0.25% (much better than the 4.52% Wall Street likes to charge).

3. We recommend you only make adjustments to your portfolio once a month, and this only takes **10 minutes.** We will just send you a short email the first or second trading day of the month with the details. Typically, we will recommend you sell one or two of your positions and replace them with one or two other positions. Keep in mind that this strategy actually improved our returns — too much trading led to lower returns and increased risk.

4. We designed it so that you can get started no matter how much money you have. It doesn't matter if you have $10,000 or $10 million … the *Smart Money* service can be used by anyone.

And that's how we created an easy trading system that delivered steady, reliable gains that grow your money like clockwork.

That's all there is to it. So now that we've covered the basics of the system, let's delve into what you can expect from us…

What to Expect

At the start of each month, we'll take a look at how the system has done and which five ETFs it recommends for the upcoming month. I then publish the information and recommendations in an email.

I'll typically send a trade alert afterhours with the purpose of you trading the next day, sometime after the open. That way, you have enough time to see the email and consider the trades.

All you have to do is review that quick, one-page email and act on that month's recommendations. In it, I'll show you how each of the five positions in the model portfolio did over the past month, which gains we recommend you cash out, and what new positions to open in their place (usually it's just a couple).

The best time to enter your new positions is during the stock market's regular hours: 9:30 a.m. to 4 p.m. EST. I don't recommend after-hours trading because prices tend to be more expensive — and more volatile.

How much money you'd like to allocate to this service is completely up to you, but remember, we created it so that it could be used by anyone — regardless of whether you have $10,000 in savings, $100,000 or $1 million.

With that in mind, we'll have a suggested "start weight" for each recommendation — and at most, we'll have five recommendations at any one time with an equal weighting of 20% each. In each alert, you'll know what percentage of your Smart Money capital to allocate to each position.

Also, remember, it's an all-or-nothing situation. You can't pick and choose some of the recommendations and ignore the rest. To use this service, you must follow every trade.

You then use the information from the email to update your own portfolio with less than 10 minutes of effort.

And that's all there is to it. All of the information you need will be in those emails, and it's simple to read: You'll know what to buy and what to sell. You'll have each ETF's name and its symbol along with the return each current holding generated over the last month and how much it contributed to the overall return. We'll also provide an updated list showing the positions our model portfolio will hold for the upcoming month.

The Exit Strategy: As a safety feature, the system even alerts us if it looks like we should get out of the market altogether. In our 10-year backtest it never happened. But if it does, I'll send you an alert to close all positions and move to cash.

Aside from that portfolio closeout alert, we will simply look at our positions on a month-by-month basis. And we'll be out of a position long before a big decline occurs. Of course, like any system, we can't hedge against an unpredictable black swan event, but our models ensure we're well-protected from the stock gyrations that appear as a bear market rolls around.

Additionally, you'll also receive weekly updates. These short podcasts will make it easy to stay fully up-to-date on your investments. Listening to them, or reading the transcripts, is optional. We just send them out to stay in touch. This system is literally as simple as that.

As you know, this service trades only once per month at the start of the month. But many people sign up at various times during the month, which can lead to some confusion.

What do you do if you joined in the middle of the month? Or toward the end of the month? Do you buy the portfolio or wait for the next trades?

If you joined *Smart Money* in the first half of the month, you should consider buying the positions at the allocations that we advise.

If you are joining the service two weeks or more after the trades were issued for that month, you should consider waiting until the next month to establish your *Smart Money* positions.

Now, before I go, I want to focus a little more on what we're trading . . .

How to Use ETFs to Profit

As I mentioned before, *Smart Money* will focus on ETFs. ETFs trade much like a stock, but they're actually funds that hold a mix of assets — stocks, commodities or bonds. You just need a simple brokerage account to trade these.

Through ETFs, we get the chance to benefit from practically any part of the market going in any direction. Of course, we have a finite number of ETFs that we hold every month. They are broken down into three main areas:

- **U.S. Sectors** — We'll hold a maximum of two U.S. sectors at any one point.

- **Emerging Markets** — We'll hold a maximum of two emerging markets in the portfolio.
- **Commodities** — We'll only hold one commodity at most.

So, using this diversified structure, we'll have a maximum of five positions in the portfolio at any given time.

When considering our trades, we apply rules that rank those ETFs on a basis of momentum and volatility. And it creates a mathematical score. We're effectively investing in the top-ranking ones that meet our criteria. Our models also identify if returns are diminishing and risk is increasing, which tells the system to lower a particular ETF's rank. This will help us identify what positions to remove and if we should go into a cash-instrument or bond position that will protect us from a decline.

Moreover, this means we don't get caught up in the emotional aspect of investing — the primary reason most investors underperform. We simply follow the rules-based system.

Occasionally, I will also recommend an inverse ETF if the environment calls for it. They track the opposite direction of a regular ETF. So as a particular ETF falls, its inverse ETF will rise in value, and vice versa.

We'll only use these sparingly. Most brokers allow you to trade inverse ETFs, but they may just ask you to fill out a separate form or verify that you understand the risk, which is that this is a leveraged product and not meant to be held as a long-term investment. We don't have to worry about that though, because we don't intend to "buy and hold" our trades.

Now, some brokers have rules that prevent individual traders from purchasing particular ETFs. This might be because of perceptions of risk, the structure of the ETF or other technical factors. When that happens, we recommend that you buy an alternative ETF that covers the same sector, commodity or country.

The best single source of ETFs is http://etfdb.com, which lists nearly every ETF available in the world. Etfb.com allows you to sort ETFs by a variety of factors so you can find the cheapest and most profitable alternative.

Selecting an alternative ETF should only have a small impact on your portfolio's performance compared to *Smart Money*'s overall performance. Alternatively, you can hold a position in cash in lieu of an ETF that your broker doesn't like.

And there you have it — one set of trade instructions a month, a weekly update, and you're now a part of an easy, hands-off system that's never had a losing year.

I hope you enjoy the system, and should you have any questions you can reach me at baumanletter@banyanhill.com.

With all that said, welcome to *The Bauman Letter's Smart Money* portfolio! I'm excited to start you on the road to reliable profits.
Regards,

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