

Title:

High Return Residual Income Is Possible, Not MLM.

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Summary:

Face it, when you hear the term "residual income" associated with a home business or income stream, most of the time you can bet the business is MLM. You see, residual income is a buzz term used by MLMer's to distract your attention away from the reality that they are selling MLM (I am NOT bashing MLM, just a fact). This is because, regardless what your personal belief is about MLM, many people have been pitched about some form of MLM "over coffee" so much they don't want to ...

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Article Body:

Face it, when you hear the term "residual income" associated with a home business or income stream, most of the time you can bet the business is MLM. You see, residual income is a buzz term used by MLMer's to distract your attention away from the reality that they are selling MLM (I am NOT bashing MLM, just a fact). This is because, regardless what your personal belief is about MLM, many people have been pitched about some form of MLM "over coffee" so much they don't want to hear about it any more. The good news is that residual income does NOT have to be MLM related.

There are other sources of residual income and I will summarize one in particular that I think requires the least knowledge and skill, and still produce a residual income stream for you.

You have probably heard the commercials on TV about companies that purchase structured settlements from people. Let me explain, lets say you won the lottery or received a settlement from a court case of some kind, and lets say the payout was \$500,000. Lets further say you were receiving monthly payments over 20 years. At the end of those 20 years, the paying entity would have paid you \$500,000.

But lets say you all the sudden have an urgent need for more money than the monthly payments are providing. What do you do? Well, you could SELL your

structured payment to someone that's willing to buy it. Why would someone buy it from you? Because they are not going to pay you anywhere close to \$500,000 or whatever the remaining balance is and they will structure the purchase so that they make a profit. Lets say there is \$475,000 left in payments. They might not pay you any more than \$150,000 for that. You get what you need, immediate cash, and they get what they want, a return on their money.

The people that buy up structured settlements are not banks usually, they are individual investors or investment groups. And in order for them to buy large settlements like this, they might need more capital to work with. Where does that capital come from? Well, it could come from people like you, or me, people who want a larger return on their money than a bank, but that do not have the personal skills or connections to do this on their own.

Why would people like you and I give money to these groups? Obviously to MAKE money in return. But, since these groups or individuals are not banks, their relationship with you and I can't be considered as an "investment". So what will they ask of you and what should you expect? Often, what they will set up with you is a "loan" situation. You can loan money to whomever you want and for any reason, legally. You can agree on the terms, or have flexible terms. In that way, you loan money to the investment group, they take your money and utilize it along with other "loaned" dollars. These groups then use their expertise in their chosen investment model to earn a return on the loaned funds. This return must be large enough to pay their own pockets with room left over to pay those who loaned the cash in the first place. Sometimes the returns paid on these loans can be quite high for people like you and I. It is possible to earn a very good income from this type of opportunity.

Other similar investment groups use the loaned funds in different ways. For example, I am familiar with one such investment group who's invested funds (on loan to them from others just like you and I) are at work in the very lucrative FOREX (Foreign Exchange) and COMEX (Commodities Exchange) arenas with a small amount in the Stock Market. Other investments include successful Internet Marketing concerns as well as their very own Sports Arbitrage program. Profits from these investments are used to enhance their programs, increase stability for the long term and best of all, pay back loaned funds at returns up to 10% a month. I know this sounds extremely high, but if you know anything about successful forex or comex traders, the good ones make a ton of money.

So, how do you find opportunities like this? They are not common, that's for sure, but if you look around you can find them. Looking for local investment clubs in the various search engines like google can be helpful. You can also get recommendations from associates whom you know invest. If they don't directly

invest in this manner, they might know someone that does. However you find them, I suggest that at least some of your available funds are placed into such a program.