

GUARD IT FROM LOSS

Core Principle:

Wealth is not just about earning; it is about keeping. A hole in the purse drains faster than the hand can fill it. Protect your principal.



THE 3 TYPES OF ADVICE

1. **The Wise:** Licensed, fiduciary, transparent, conservative. **TRUST WITH CAUTION.**
2. **The Ignorant:** Well-meaning friends/family with no expertise. **DO NOT TRUST.**
3. **The Pretend Wise:** Scammers, hype-men, "gurus." **RUN AWAY.**



RED FLAGS: WHEN TO WALK AWAY

- **Guaranteed High Returns:** Promises of 15%+ annually with "low risk."
- **Complexity:** You can't explain how it makes money in 2 sentences.
- **Urgency:** "Act now or miss out." Legitimate investments don't rush you.
- **Exclusivity:** "Only for a select few."
- **Lack of Paperwork:** No contract, no prospectus, no regulatory registration.
- **Affinity Pressure:** "We're in the same community, trust me."



THE VERIFICATION CHECKLIST

Before you invest \$1, ask:

1. **Is it Regulated?** Check SEC/FINRA.
2. **Is it Transparent?** Do I know exactly where my money goes?
3. **Is it Reasonable?** Is the return realistic for the risk?
4. **Is it Legal?** Is there a signed contract?
5. **Is it My Expertise?** Am I investing in something I understand?



THE MATH OF PROTECTION

- **Losing 50%** of your money requires a **100% gain** just to break even.
- **Avoiding a \$10,000 loss** is the same as **earning \$10,000.**

Remember:

The best investment you can make is in your own judgment.
If it sounds too good to be true, it is.