



# FORTRESSING:

## BUILDING YOUR OWN ECONOMY FOR RETIREMENT

- Intelligent Allocation of Savings and Investments
- Astute Techniques for Wealth Preservation
- Creating Passive Income Streams

AGE **35-55**  
EXCLUSIVE EDITION



PORTFOLIO  
WEALTH  
GLOBAL

**In January of 2013, my wife and I traveled to Breckenridge, Colorado for skiing,** and then to Kona, Hawaii's big island for fun in the sun. This summer\winter combo in one vacation is something we love doing.

In Kona, Hawaii, there's a volcano called Kilauea that tourists come to visit.

We booked a helicopter flight above it to see and appreciate the lava flows and to possibly catch a glimpse of a live eruption.

The drive took us through the rugged terrain of molten rocks that Kona is famous for. It was sunny and hot, but after the flight, it was pouring rain. The temperature had changed dramatically in a matter of minutes, only to return to sunshine later on. Hilo is one of the most unpredictable cities in the world in terms of weather.



**This is very similar to what people aged 35-55 are feeling regarding their financial affairs, savings, assets, and even their careers.**

These are extremely unpredictable times, and with the average person changing careers every 4-6 years, it's becoming even more like a roller coaster every day.

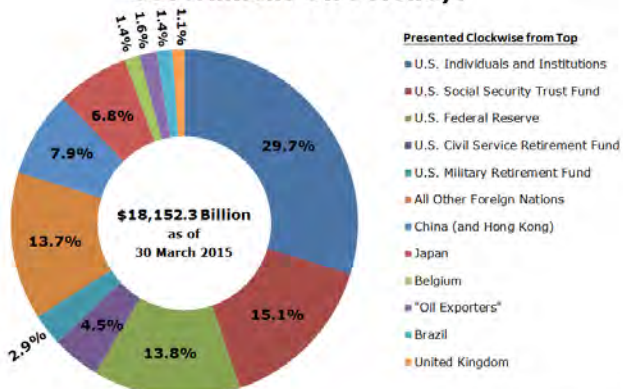
## Unprecedented Times

What's clear to anyone who is paying attention is that the likelihood of a comfortable retirement is not feasible at this point.

The debts that the Federal Government have taken on are becoming the world's biggest nightmare.

**You can feel the slow recovery in the economy. These are not the '80s, '90s, or even the '00s, where any recession was short-lived. Now, it's genuine stagnation.**

**Spring 2015: To Whom Does the U.S. Government Owe Money?**

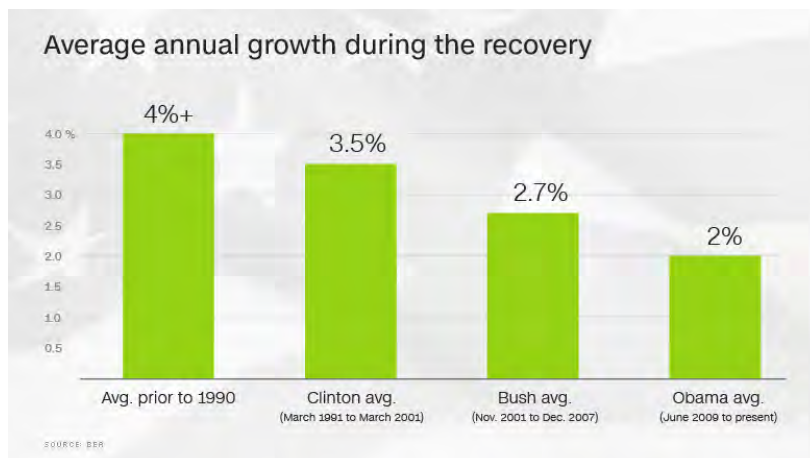


Sources: U.S. Treasury Department, U.S. Federal Reserve

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Couple these factors with the unimaginable interest rate phenomenon, which has made it impossible to earn a yield on bonds, savings accounts, and numerous fixed-income instruments that were previously the pension funds' bread and butter, and you realize why there's a colossal shift in the retirement industry.

It is time for you to start building your own plan, fortressing your net-worth for any contingency.



## Fortressing 35-55: Building Your Own Economy for Retirement

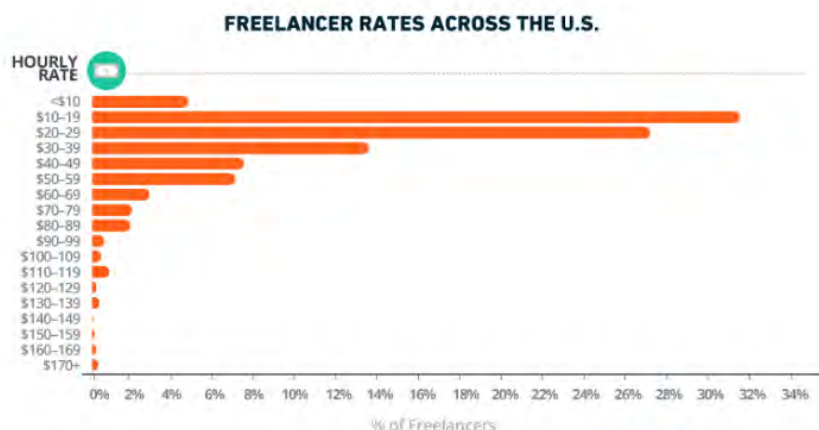
### The Game Plan

**What's vitally important to understand is that the best way to build a fortress of income streams, assets, and wealth strategies in your life is by increasing your active income today.**

That means that your main career is your greatest opportunity as it stands today. You should develop your skills of leadership, self-discipline, over-delivering, and pushing your creative "juices" to the max in order to move ahead in your career.

If you are blocked from advancement or are not satisfied with where you are, understand that by doing the best you can in your current occupation, new avenues will be opened to you. On top of that, a simple way to begin a transition out of your current job is to begin to take on freelance work.

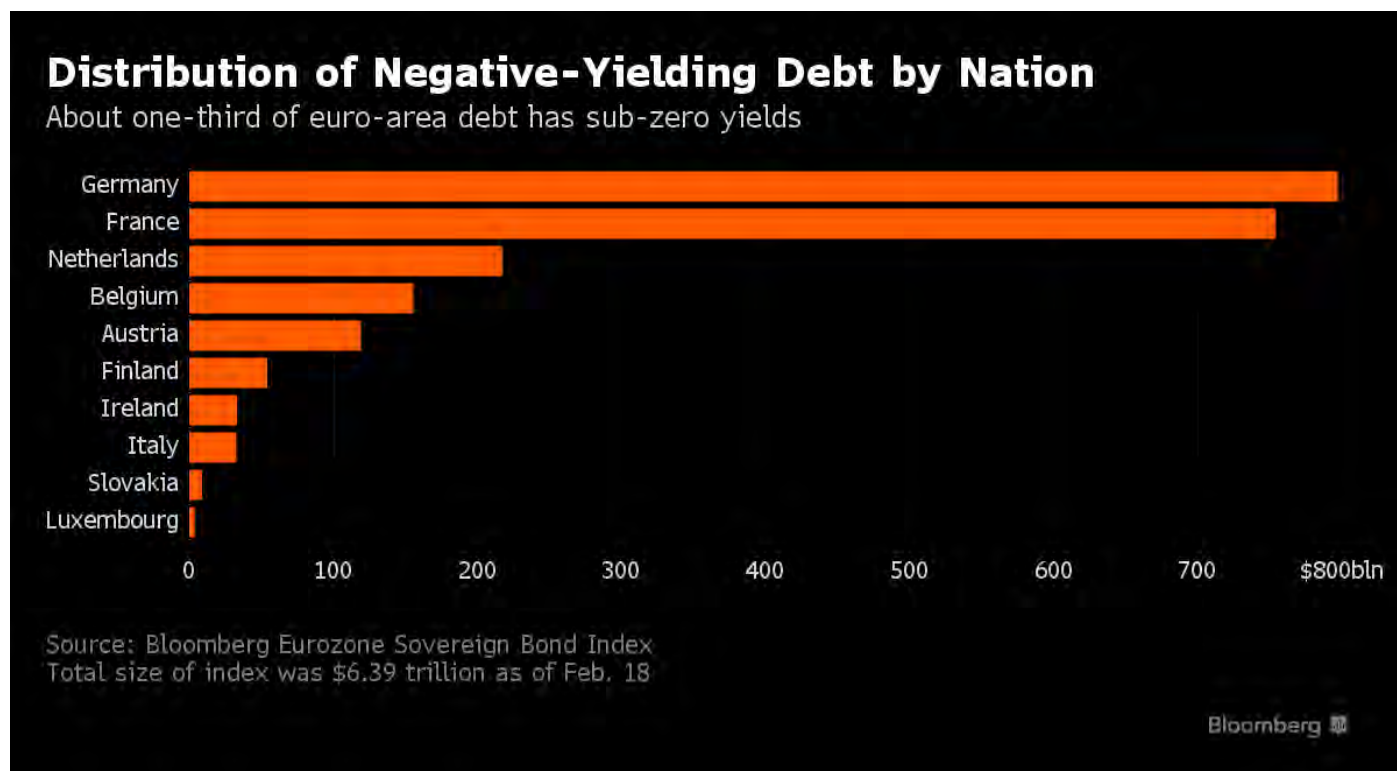
**If your skills are already well-developed, open an account with a freelancing website and you will be hired within an hour. Remember, there is a world of people looking for skilled entrepreneurs, and you could prosper quickly.**



Your portfolio also needs to become a main focus. That's why Portfolio Wealth Global was founded: to educate and deliver solid content to investors and savers who want a rich plethora of practical information.

## Timeless Investment Principles

- 1. Asset Allocation** – The key going forward will be to make sure your wealth is diversified not only between several stocks, but among asset classes. **Since our research had concluded that there's a genuine risk of a full-blown banking system collapse, there's a real need to have a portion of your nest egg in physical precious metals as a catastrophe hedge.**



Some funds should be allocated towards rental real estate, as the yields on rents are touching 6%-10%, and even more.

Another portion should be in [Wealth Stocks](#). These investments will compound your wealth in a safer manner than any other over time, but the drawback is that they obviously won't make you rich over a short timespan (10-15 years), and are instead designed with a 20- to 30-year outlook.

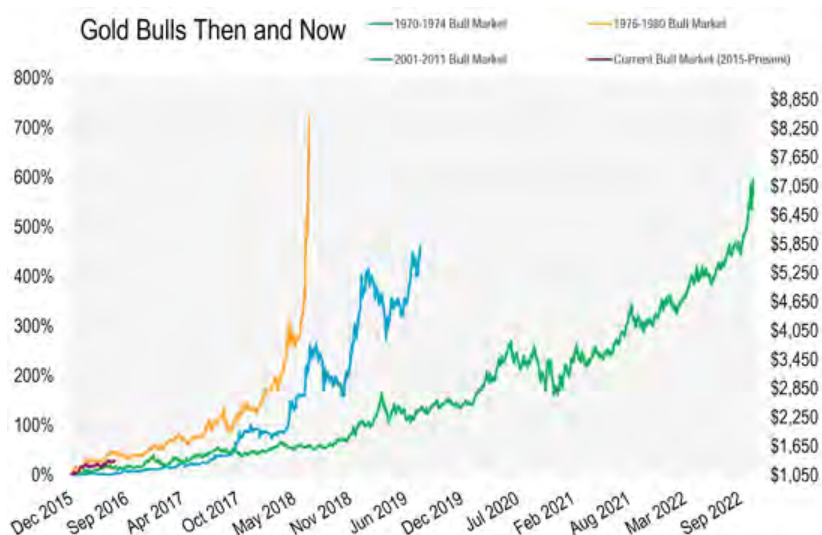
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That's why Portfolio Wealth Global is also suggesting an allocation towards Smart Speculations, primarily in the resource sector and future investing.

Metalionaires are investors who understand that gold and silver mining stocks will be a wise choice over the coming years as the debt cycle makes the dollar more and more worthless.



That tiny purple line shows the beginning of the current gold and silver bull market, and Portfolio Wealth Global is actively researching over 47 stocks in the mining industry. We will be alerting you by email once a stock has passed our rigorous due-diligence process.

Futurepreneurs will be excited about the research we are putting into nanotech, biotech, and futuristic companies that will be offering breakthrough technologies.

The allocation towards Smart Speculations is what all top hedge fund managers use to get the "Alpha" – those extra percentage gains over the index.

- 2. Position Sizing** – Intelligent position sizing is just as important as proper asset allocation. Make sure that no matter how high your conviction is on any given idea, you remember that anything can happen in life. Make sure you always invest only what you can afford to lose, and investing will be less emotional.

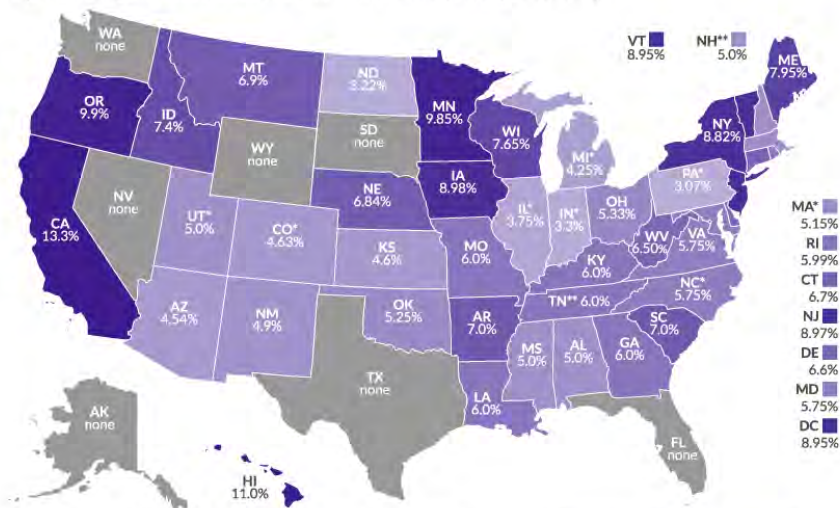
## Extra "Juice" Ideas

An additional income stream outside your main occupation is seriously important nowadays. A few options to consider immediately:

- **Private Lending** – The rate of return on making loans to others is high, and can reach 6%-10%.
- **Invest in Private Businesses** – One of the best ways to move ahead is to take a passive role as a partner in businesses you believe in. If the business flourishes, you can take on an active role, or have a part-time role as you retire.

### How High Are Income Tax Rates in Your State?

Top State Marginal Individual Income Tax Rates in 2015 (as of Apr 15, 2015)



Note: Map shows top marginal rates: the maximum statutory rate in each state. It represents the statutory tax rate on the last dollar of income earned for the highest income individuals in that state. It is not an effective marginal tax rate, which would include the effects of phase-outs of various tax preferences. Local income taxes are not included.

Source: State tax forms and instructions; Facts & Figures 2015: How Does Your State Compare?



\* State has a flat income tax  
\*\* State also only taxes interest and dividends income

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Another important consideration as you move into peak earning years is taxes.

There are some states that are simply much more favorable when it comes to income tax.

**What is also extremely interesting is whole life insurance.**

It's a pretty amazing type of life insurance that is far superior to any conventional product, and it's truly a game-changer.

Portfolio Wealth Global sees the next decade as highly risky. The debt burdens, economic environment in falling-apart Europe, and the rise of China and India will play a huge role in how the dollar will perform.



It has clearly not been a good idea to save in dollars, and the rise of digital currencies is the future of money. That's another theme we will focus on going forward.

**This is why the retirement dream is a hoax, and you must make your own plans if you want to enjoy financial independence.**

## Disclaimer

This work is based on SEC filings, current events, interviews, corporate press releases and what we've learned as financial journalists. It may contain errors and you shouldn't make any investment decision based solely on what you read here. It's your money and your responsibility. The information herein is not intended to be personal legal or investment advice and may not be appropriate or applicable for all readers. If personal advice is needed, the services of a qualified legal, investment or tax professional should be sought.

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