BILLIONAIRES' WEALTH BUILDING SECRETS

THE GREATEST WEALTH TRANSFER IN HISTORY

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Congratulations!

By requesting this e-book, you have just taken a massive step in the direction of creating the security, abundance and financial freedom you want, and need, as we prepare for the greatest wealth transfer in history.

Think of me as your personal "wealth mentor" as we go through the following pages of this book, simplifying where we are, how we got here, and future investment trends **so you know exactly what to do and where to invest and build your wealth during the unprecedented times ahead.**

In this report you will also discover:

- **What the term "wealth transfer" means**
- **Why there's a wealth transfer happening**
- **What the advantages are of knowing what's happening**
- **What the disadvantages are of not knowing what's happening**
- **What assets you should own and why most people own the wrong assets**
- **Why you won't hear about this from your financial advisor**

But first…

Who am I and Why Should You Listen to Me?

I am somebody who's been passionate about studying money and wealth my entire life. I was even crazy about this subject as a child and read *Think and Grow Rich* when I was about 10 years old. Eventually I got into the financial industry, mainly representing successful money managers. I had to know how they invested, why they were successful, and what their investment process was. In the last 9 years of my career, I worked in institutional funds, hedge funds and mutual funds for a large brokerage firm.

Of course from a financial perspective, that gave me a very intimate look at the habits and actions of successful money managers, many of whom managed money for the wealthiest people in the world.

And really, when it comes down to it, investing and understanding how to grow wealth has been my passion my entire life. When I was younger and I studied it, I realized that there were certain things that millionaires had in common and very specific steps they followed to build wealth. It wasn't a surprise to me that when I put those steps into practice, I became a millionaire at age 38.

I also realized that about once a decade there is a "sweet spot" investment. An investment that that did well because everything aligned just right for that to be the next "hot" investment. I call them bubbles, but I don't think bubbles are a bad thing—not if you get in early, way before the crowd—and know when to get out. I learned to identify bubbles ahead of time, which allowed me to really fine tune my investing and determine when the top of the bubble was and use that to my own advantage to sell my primary residence in July of 2007, right at the top in Seattle.

So, I am someone who had a very successful career in the financial industry over 25 years—but I've also spent a lot of years studying wealth building habits of the super rich, and found what I knew built wealth differed from what investment firms taught.

Today I own the Global Institute of Wealth for Women, which is empowering women worldwide to financial freedom. I also own Live Wealthy and Smart, a website dedicated to helping high income earners to build their wealth and prepare for this wealth transfer that we're going through.

However, you don't have to be a high income earner to build serious wealth during this wealth transfer ahead! With a bit of the knowledge I will provide you and few concrete steps, you can be well on your way to creating the financial freedom you want during these unique times.

Let's talk about how.

What’s Happening RIGHT NOW with the Economy?

Before you can take steps to get in on the greatest wealth transfer of all time, you must first understand what’s happening with the economy *right now* and what it means for *you and your family.* I want you to understand how we got here and where we are going, so you can be self-empowered and knowledgeable about your own wealth, so you don’t have to rely 100% on someone else and just “trust” that they know what to do.

I find it really interesting that about 72% of all the wealth has been created in the last 12 years! I believe that can be traced back to the two recent bubbles. First, we had the technology/internet bubble in the ‘90s which created a lot of wealth. Then we had the real estate bubble, which also created a huge amount of wealth because it was an asset that so many people owned.

However, these “bubbles” are not unique to our generation. What I’ve found is that about once a decade there is a bubble or some asset that outperforms every other asset during that time. And of course, what goes up must also come down, so we see the downward cycles of bubbles that happen each decade as well.

There are also cycles I’ve noticed that repeat themselves and re-occur over time that most people aren’t aware of. For example, real estate (in general) is on an 18 year cycle. That means every 18 years it goes into an upswing cycle and then for 18 years it’s somewhat dormant to a downward cycle. And although most people aren't aware of this cycle, billionaires such as the Rothschilds are, and they have used this particular information to build tremendous wealth throughout the years.

Another cycle we are at the end of right now is the bond cycle. Bonds are debt instruments issued by the government, municipalities or corporations. Research shows that bonds go through a 30-year cycle and we're at the bottom of the 30-year cycle that began in 1982. This particular cycle is marked by interest rates in a downward trend. In 1982 interest rates peaked at 18% and came all the way down to the place we are at now where interest rates have bottomed out. So what that means is that the pendulum will now swing back the other way for the next 30 years and interest rates will start to rise.

The stock market also runs on a cycle. You'll see about every 15-20 years the stock market has a good cycle and then for 15-20 years it goes sideways to downward and it doesn't really do anything.

When the stock market goes into this downward or sideways cycle (as we are seeing now), a commodities cycle goes into effect. If you're not familiar with commodities, they are basically tangible type assets or things that come from the ground. This includes things like agriculture, oil, energy, precious metals, even raw land for agriculture.

So what's happening now is that we ended a stock market cycle in 2000 where from 1982 to 2000 we had almost 20 years of a rising stock market. But since 2000, we've been in the commodities cycle. The commodities cycle started when precious metals bottomed about 2001 and have actually been increasing in value ever since.

Think about it, we are seeing prices of food go up. We are seeing gasoline at the pump go up. Those are all signs that commodities are very much in their upward trend and that we're going back in this commodity cycle for likely another 8-10 years.

The Urgency of Recognizing the Commodities Cycle

When I started in the industry in 1982, I came in right at the beginning of the stock market uptrend. The interest rate cycle decreased—which meant interest rates came down, bonds were a good investment, and the stock market was an even better investment.

The key word there is "was."

The problem is that people get in a mindset where they assume this will always happen because the stock market or whatever cycle was in favor during that time had done well for so long. Yet when you study this closely, you will realize nothing could be further from the truth. Stock markets, real estate, interest rates, bonds...***everything***...moves in cycles.

So that explains where we are and what we are experiencing in the market right now. Since 2008 we had the stock market crash, which happened because the interest rates rose, which caused real estate prices to go down, which caused a lot of people who had debt to have financial problems and be underwater with what they owed in their debt. This in turn caused our banks to have problems because the valuations that they made the loans at were no longer good and now the houses were underwater and people owed more than the value of their homes.

In other words, the real estate bubble hit its peak and burst in a very big way.

To deal with the situation, the government had a few grim options to choose from. They could have allowed the institutions to fail. They could have allowed Fanny Mae and Freddy Mac, AIG and a lot of companies to fail and it could have devastated the whole banking system.

That was one way to have dealt with the collapse of the real estate bubble, where we would have felt pain but we would have actually started to work through the process and rectify some of the problems that had been created.

This is similar to the creation of the Resolution Trust Corporation, when the Savings and Loans were going under in the 1980's. What the government basically did was set up a special company called the Resolution Trust Corp. in which they took all the real estate that was underwater (which was mostly in Arizona and Florida like we're seeing today) and put those homes into foreclosure. Investors could then buy them cheaply and sell them at a profit or buy them and keep them as rentals.

That kind of thing certainly would have cleaned out the system if the Bush administration had chosen to implement it. Now, it might have been too painful to do…in fact it might have been a disaster to do—I don't really know, but that would have been one option to deal with the crisis at hand.

But instead what the government chose to do is to print money. And in printing money the government chose a certain outcome that is coinciding with the cycles that we are in and is staying on course with the long-term repeating cycles.

Now, essentially when you choose to print money, you are choosing to devalue your currency. It means that for every dollar that you print—if you're printing out of control—it's going to reduce the value of the rest of the dollars in existence. This is especially true with regard to imports and other currencies because as there is more supply of anything, the value declines and the only way that you can keep currency a strong currency is to not have too much of it.

For a lot of years this wasn't too much of an issue because our dollars were backed by gold (which is a tangible asset in limited supply). But in the 1970's, President Nixon took us off the gold standard and we no longer have anything that is backing our money. Instead, since the 70's our money has been backed by the full faith and credit of the US Government, which, as long as they don't print too much of it, maintains its value.

Unfortunately, they have not stuck to this principle and the running of the printing press is now a very real cause for concern. You simply can't print trillions of dollars and not expect negative repercussions. It's just not possible.

The easiest way to understand this—because most people have a hard time understanding how much a trillion dollars really is—is to get a good mental picture of it. If you took thousand dollar bills and stacked them as high as a million dollars, it's about 8 inches tall of thousand dollar bills. If you took thousand dollar bills and stacked them a billion dollars tall, it's about 800 feet high—like the Washington Monument. But if you took thousand dollar bills and you stacked them a trillion dollars tall, it's not 20 miles or 40 miles or 50 miles, it's 69 miles tall of thousand dollar bills! And that's ONE trillion dollars. So when we talk about trillions, people kind of think it's like a billion—it's really not—it's miles and miles, it's 69 miles worth of thousand dollar bills!

What's happening right now is that our government is 14 trillion dollars in debt and we are printing more money all the time. And when you hear the term "quantitative easing" or the nickname is "QE2," I can assure you they are not talking about the cruise liner! Quantitative easing means the government is issuing debt and because foreigners are no longer buying as much debt as they were, our government now has to buy it back. Which again means the government is running the money printing press.

The immediate consequence of running the printing press is that it devalues our currency. In just the month of October, we've experienced an 8% decline in the value of our currency. And when the value of our currency goes down, our purchasing power is limited. This is why you've seen produce at the store go up or gas at the pump cost more, because our purchasing power is being eroded. And since so many things that we buy are imports, it actually is impacting us in a very negative way and we are going to see prices of goods continue to rise as the government prints more money.

But this “running of the printing press” is not limited to the US Government either. Greece, Spain, Portugal, Ireland—the Euro is being printed and devalued as well, so we have a situation where globally currencies are going to be devalued and there’s almost a race to see who can devalue their currency first. Why are they doing this you may wonder? Well in the simplest terms, devaluing currency makes exports more reasonable, which is to the benefit of the country doing the devaluing.

The downside is that when all these governments try to devalue their currencies at the same time, we will inevitably face tremendous inflation down the road. This is nothing new—we’ve seen it happen many times in history. You can go back all the way to the Romans. In all of these cases, the currency experienced a tremendous decrease in value and some other form of currency had to be brought in to replace and reestablish it.

The exact same thing is happening right now with the dollar. In fact, some countries are already starting to have problems with accepting the dollar. Specifically, China and Russia have said that they don’t want to accept dollars for oil anymore. And since oil is traded in U.S. dollars, this is a huge issue because if they don't want the US dollar to be the world's reserve currency anymore, we are going to see even more of a negative impact on our currency.

In fact, Russia and China have gone so far as to create an agreement to trade together so they don't have to convert their currency into dollars to buy oil. So basically the Russians have figured out a way to sell oil to the Chinese in Yuan, in their own currency—so that it doesn't have to be exchanged into dollars. That's a huge statement when countries don't want to use our currency anymore and that is part of what the Chinese are feeling—that they already own a trillion dollars of our debt and they are very concerned that if the dollar goes down too much, the bonds that they own are going to eventually be worthless.

But here's what I want you to pay close attention to: **What China is doing instead is spending their US dollars on commodities.** They are buying natural resources. They are investing in tangible assets so as paper currency loses its value, the tangible assets they own will go up in value. Just like you're seeing prices at the grocery store going up, imports are bound to get more expensive because people are getting rid of paper currency and trying to buy physical things that are actually going to maintain their value.

What Billionaires are Doing with This Information

The Chinese and Russians aren't the only ones racing to dump their paper assets and purchase things that will maintain their value during these unique times. Instead, the world's most famous and successful billionaires are also buying up commodities as a way to protect their wealth.

I like to use John Paulson as an example. He was the man that made $7 Billion dollars by shorting the subprime mortgages and recognizing in advance that the real estate bubble was about to pop. We are now seeing John Paulson start a gold fund. Not only does he have a gold fund that invests in gold—he's also *priced* it in gold, which means as the dollar loses value, the price to buy his fund is actually more ounces of gold and is maintaining its purchasing power!

Not only is John Paulson investing in gold, but other hedge fund (offshore, unregulated investments) managers that manage very wealthy people's money (aka the elite), are also investing in precious metals.

Jim Rogers, who used to be a partner of billionaire George Soros, is investing in gold and silver in a big way. He is also buying farmland and has even gone so far as to say that children should not be getting MBA's in the future because they are going to be unnecessary in the future. Instead, he recommends that young adults become farmers because that's where money will be made in the future! That's because no matter what happens economically, everyone will need food—so that's where he's investing.

Jim Rogers also introduced a whole series of commodities funds that didn't exist before. So now thanks to Rodgers, instead of having to go directly to a commodities exchange, you can actually buy commodities through the stock market (i.e. baskets of agriculture products and the like) that you weren't able to do more than 10 years ago. He started this right at the beginning of the commodity cycle and built a business that didn't exist before so that people could have an easier way to invest in commodities.

George Soros is a very famous billionaire who also is buying gold. Interestingly, and for the first time in history I believe, the commodities mercantile exchange, the COMEX in Chicago, now accept gold for payment! When has a huge financial market in the US ever accepted gold as payment? They do now! What does that tell you?

These are some really big signs that this inevitable issue with our currency is going to happen and the people that who are really tuned in and plugged in to the market are starting to make major shifts now in preparation for what's coming down the road. And yet it's something that the average person really doesn't have a concept of, unless you are of course a geek like me who studies this kind of stuff and it's your passion!

I want you to remember that when the shift is finally made it's because the currency loses so much value, that the government will scramble to back a new currency by a commodity such as gold or silver, because you can't print it. Eventually, the central banks all over the world will want to buy whatever supply of gold or silver is out there to back a new currency. And because gold or silver is a limited resource in very tight supply, it will drive the price up even higher into bubble proportions.

In fact, George Soros has called gold the "ultimate bubble." I'm not saying that we are in the ultimate bubble right now, because we are not anywhere near that. But, what he means is that when everyone in the world feels insecure about a paper currency because all of their paper currencies have printed into oblivion, then consumers and governments are going to want the same thing—and that's gold. And when the entire world is after the same asset, that's when you know you're dealing with the ultimate bubble!

This is precisely where and how the wealth transfer occurs.

Think of it this way: when your currency is being devalued, what happens is your cash, CDs, savings bonds, traditional bonds, corporate bonds, treasuries, annuities, fixed annuities—anything that's a paper form of money, loses value. And anything that is a tangible, hard asset, maintains its value. So, that's where the wealth transfer happens—because the people who aren't aware of what's happening will lose their purchasing power, while the people who are invested in commodities will see an immediate surge in wealth!

How to Invest Your Money During the Commodities Cycle

There are a number of ways to benefit financially during this upcoming wealth transfer. As I mentioned before, you can buy gold stocks, you can buy silver stocks—silver mining stocks and gold mining stocks. There are baskets of them that are already put together. Last year, one of my favorite groups of gold stocks was up 35% and another one that was in more junior mining companies was up 45%. Silver stocks were up 70% to over 100%—they had a really great year last year. But this upward trend isn't just limited to one year of great returns. Since the start of the commodity cycle in the early 2000's, gold has averaged 17% a year for over 10 years, and silver has averaged 24% a year for over 10 years! So at 24% your money is doubling in a little under 3 years—which is pretty amazing. I know that's about the rate that Warren Buffett got annually at the beginning of his fund that made him a billionaire, so 24% is a great compounding rate!

Why Your Financial Advisor May Not Be Giving You This Information

While gold and silver have performed tremendously well over the past 10 years, a lot of financial advisors still aren't recommending that clients put such commodities in their portfolios. Why is that?

Well, for starters financial advisors are very controlled in the information that they get from their firms and their firms know that gold and silver are very, very small markets. Their price can move a lot, they are very volatile.

Also, a lot of advisors tend to "look in the rear-view mirror" and because gold didn't do well for 20 years (from 1980 to 2000), they believe it's still a terrible investment and something you shouldn't consider now.

Yet, to not look at something that's averaged 17 or 24% a year for 10 years is absolutely crazy. And even more than that, gold was the only asset class that had a positive return in 2008. Everything else, including the Standard & Poor's 500, the 500 largest companies in America, on average were down almost 40% that year. Gold, on the other hand, had a positive return. It was the only asset class that did well, yet financial advisors do not recommend putting gold and silver in people's portfolios!

The reason your advisor may not be recommending gold and silver right now is partly a lack of understanding cycles, partly a habit of looking in the rear-view mirror and it's partly that the firms themselves—their research departments—don't put this information out there because they want their people to stay in the same old things that they've owned so they can collect fees on that. There just aren't a lot of money managers that have separately managed accounts in gold or natural resources, (although there are mutual funds) so there's not a lot of choices that the firms can really recommend it and make money on it with affluent investors.

What that means is that it's really on our own shoulders to learn about this and to find the right places to invest in because our financial advisors probably won't be talking about this wealth building opportunity any time soon.

What's the Best Way to Own Gold and Silver?

Besides owning stocks, you can also purchase the physical metal such as gold and silver coins and bullion. I personally believe physical metal is good thing to have handy in a crisis scenario, but I also recommend that people have some held overseas. The reason for that is simply because in the 1930's, FDR confiscated people's gold. He put up a sign that basically said you had to turn in your gold to the government or go to jail. I don't think that that's going to happen again this time, but I do think that it's something that we need to be aware of and not keep any gold in safety deposit boxes at the bank, which can be confiscated.

In fact, a lot of people that have wealth have decided to put some overseas and keep it overseas in a segregated way, with their name on it and in a way that's audited by an independent third party and held at Brinks. That is also what I do and I would recommend people who have significant wealth to consider it as well.

But if you don't have a tremendous amount of money to invest, you can certainly buy the physical metals or instead purchase stocks or groups of stocks (aka the baskets or exchange traded funds), which are groups of gold and silver mining companies. All of these are relatively easy to get into and a great way to start building your portfolio.

What You DON'T Want to Own Right Now

While I definitely recommend shifting some of your money over to gold and silver as soon as possible, the number one thing I DON'T recommend investing in is bonds. Not only because of the currency issues that we'll have down the road, but also because the 30-year cycle in bonds has ended, and interest rates are starting to head in an upward direction.

I don't think there's necessarily any rush—or that interest rates are going to suddenly spike, although they could—but I just think that it's prudent to know that for the next 30 years bonds are not going to be the safe place that they once were.

Remember, as interest rates go up, it brings down the value of a bond. That's because when a new bond can be issued at a higher interest rate, a bond with a lower interest rate is going to be worth less. So as interest rates go up, and new bonds are issued all the time at higher and higher rates, those existing bonds that someone owns at a set rate are going to be worth less.

In fact, for every 1% rise in interest rate, the value of a bond can go down by 18%. So, the safetyness of what people used to buy bonds for will not be so evident as we go into this new cycle.

And of course as a whole, I would stay away from buying things right now like CDs, cash, fixed annuities, pensions, life insurance—or anything else tied to paper currency that is bound to decline in the future.

The Great Takeaway: PREPARE for the Commodities Cycle Ahead!

The greatest wealth transfer of all time is right at our doorstep. As paper currency loses its value over the next few years, the price of commodities will skyrocket. This coincides with the predictable, repeatable cycles that billionaires have used for decades to position themselves to build wealth—even in a bad economy.

By simply learning to recognize these bubbles, cycles and future trends, you too can be in a position to earn massive wealth in the future. The number one place to start is by recognizing we are now in a commodities cycle and our currency is quickly losing value. Therefore it's important to start adding commodities to your portfolio if you haven't done so already. Just start with getting a presence of 5-10%. Consider owning some physical gold or silver. Look to eventually get out of bonds and CDs—things that are more financial instruments and look at adding things like commodity stocks, agriculture, precious metals and energy.

How to Get Help

If you are interested in working on a more personal level with me for a personal investment plan or having me review your assets so that you're prepared for the greatest wealth transfer of all time, I'd be happy to do that. You can email me at Linda@showmewealth.com.

I also invite you to visit my websites at: http://www.Livewealthyandsmart.com and http://www.globalinstituteofwealthforwomen.com. There you will find articles and videos that are straightforward, easy to understand and designed to help you create the security and abundance you desire—in any economic situation. You can also request my complimentary series, the 8 Steps to Wealth, which teaches you the exact steps I used to become a millionaire at age 38. Finally, I encourage you to check out our membership program while you are there at http://www.globalinstituteofwealthforwomen.com/member-benefits if you desire more hands-on guidance in this area.

Time is of the essence. I hope you research what I have said and begin making plans to protect and grow your wealth in the coming time ahead.