

# **Newsletters**

## **Newsletter 03/05/2016**

It's been over a month since my last communication with you so I think it's about time for an update. Our investments are still paying well and we are on course with our targets although I can't say yet what the Interest rate will be on the 1st November as it depends on a number of factors including the World markets and also how much fluctuation there is in the currency market, we will make our calculation on the averages for the year.

It is just 6 months before we move everyone to BranchPro and it's looking as if many of our members are beginning to realise that the more they have in their fund, the more they will receive monthly. I know you all have your own agenda but I was going through the figures recently and noticed that some have been very clever and some not so clever when it comes to planning. I know that many have been transferred to BranchPro and are now regretting making withdrawals as they are now only getting a small monthly payment. On the other hand some have been investing large amounts to make sure they have a large monthly income. We have many accounts where the level of investment is between \$50,000 and \$100,000.

If you wish to have a good income in 6 or 12 months time you really need to looking at having around \$50,000 in your pot as at the minimum rate (5%) it would yield \$2500 per month and at 6% it would yield \$3000, by the same token a pot of \$10,000 at 6% would give you \$600 monthly. This can be achieved in 2

## Newsletters

ways, the first is by trying to make as much top up each month for the next 6 months to maximise your investments, the second way is to start a completely new investment (Minimum \$900 for Branch2) and have 12 months to get your desired funds level before it is moved to BranchPro.

The clever members have already done this to make sure their future is rosy and if any of you need any help with a strategy then I am here to help along with Michael Kaufman who has already helped more than a few members with his expertise in calculating plans for members, I am positive he will help any others who want to plan for the future or who want to bring in friends and family to help them secure their future as well, just let me know and I will put you in touch with him.

We have many BranchPro members who are earning less than \$50 monthly because they have failed to plan properly and when they have realised that it's too late they complain?. Well please understand it's not my fault and I am always here to help.

One concern I have at the moment is the ongoing saga of transferring funds to our United States members, I am testing more than 1 method but all the time I seem to get bombarded with questions, even phone calls wanting me to reveal things of a personal nature, many payment methods are refusing to send money to the USA. I will find a way and we still have ways to do this so it's not something we need to worry about short term but we need to stay one step ahead. We have got AdvancedCash for the rest and something like that would be perfect for the USA.

Hope you are all looking forward to a perfect summer and an

# Newsletters

even better future.

Regards Bill

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