

Teachers that Save Invest and Diversify

The Hidden Secret Antidote





VIOLETA M. DEPALOG

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Introduction

Before I reveal to you my Hidden Secret Antidote to Poverty, I want to introduce myself.

My name is VIOLETA M. DEPALOG and I am called VIOL by my friends and family. I am a daughter, a friend, an auntie. I am a fulltime teacher-OFW living and teaching English in China. I am also a part-time infopreneur, stock investing coach and an author. I am also a proud FBI (Full Blooded Igorota).

I have written several eBooks such as: 'How Can Teachers Invest In the Stock Market', 'Money Booster', 'The Big Fat Fish', 'What Is On The Other Side-The Ugly Truth Of Investing In Stocks', 'The 3 Buckets To Financial Independence', and now 'The Hidden Secret Antidote To Poverty'. I have also written and published the printed book called 'My Buckets That Boost My Bucks'. I am also the founder of isavenvestify.com.

I am a proud FBI (Full Blooded Igorota) who believes that it is our mission to share our talents and blessings of knowledge and awareness to help others better themselves.

I create all these to help my fellow teachers, OFWs, and other ordinary employees escape the very sad and scary cycle of financial poverty by educating them to invest in the Philippine Stock Market healthily and stress free even if they have no much money, enough time, and prior investing experience.

There are so many information on the internet that I have read and spent a lot of time and money to learn. I have also read overwhelming information that only the creature in planet Pluto can fathom. I have condensed the most important information to this one eBook incorporating my own personal investing experiences.

This eBook contains the basic information needed by those who want to begin investing in the Philippine Stock Market.

I hope you enjoy reading this eBook and feel free to give me some feedback by leaving a review on my FB Page <u>https://www.facebook.com/isavenvestify/</u> or send me a Facebook Message

To Healthy and Stress-Free Investing,

Violeta M. Depalog Daughter & Friend Author, Coach-Mentor, & Infopreneur

How Is This eBook Different

You might be thinking "Ows Really?" or "How can a busy employee like me have the time to invest in stocks?" or "How can someone who is only earning a meager amount of money monthly invest in the stock market?" Is it really possible?

First, I want you to look at my 3 biggest mistakes.

My Three Biggest Mistakes

- 1. I was clueless how to multiply the money I earned from my teaching job. I thought that in order for me to earn more, I have to do more side hustles like buying and selling goods from China to Philippines which eventually failed, or staying up almost every night to type more captchas that made me earn 0.1 Dollars for 10,000 captchas typed.
- 2. When I discovered stock market investing, I was clueless about what was really going on in the market. I didn't understand clearly how the stock market works so I have to depend on my mentor's advice. Because of this, I have spent much money for my monthly fees and the worst, I was not able to move forward without his advice.
- 3. I was not able to develop my investing skills and I allowed my emotions take over. My emotions would make me buy and sell fearfully, without a real strategy.

It's ok to doubt. I was in the same situation asking the same questions few years ago.

But I want to tell you that what I'm going to reveal to you is different from what you have heard or read before about growing money.

The reason why this is different is I am NOT just going to share with you theories, but what I am going to share with you are the RESULTS of my own experiences and accomplishments.

I am going to share with you my walk. In short, I will talk about my walk. These are the exact things that I have been doing in my stock market investing and this has changed my life, my mother's life, some of my nephews and nieces lives, and also the lives of some of my friends, subscribers, and students.

Here are some of the proofs that I am indeed making money from the stock market.

These screenshots show my accumulated earnings from my stock sales.

| GAINS(LOSS) | COST | BALANCE | NET AMOUNT | OTHER FEES | COMM+VAT | GROSS AMOUNT | COST/PRICE | SHARES | REF.NO. S | E TYPE | TRX DATE |
|--|---|--|--------------------------------|-------------|----------|-----------------------|------------|------------------------|----------------------------------|----------|------------------------|
| | | -1,253.30 | | | | | | NG BALANCE | BE | | |
| | 20,610.62: | -26,054.55: | -24,801.25: | V | | 25,000.00 | | 5,000 | 16382024: | 7: SELL: | 08172017: |
| | 11,704.43: | -37,854.98: | -11,800.43: | | | 11,895.00 | | 300 | 16423032: | | 08232017: |
| | 16,488.50: | -57,418.20: | -19,563.22: | 101.56: | : 55.22: | 19,720.00 | 4,9300: | 4,000 | 16425768: | | 8232017: |
| | 12,317.76: | | -14,025.10: | | | 22.400.00 | 1 | 6 XPEIF | 1708230000867: MF | | |
| -2,011.8 | 25,225.83: | -80,632.17: -94,657.27: | -23,213.97: -14,025.10: | 120.51: | | 23,400.00 14,025.10 | | 1,000 S XPEIF TD:08 | 16441337: 3170829001882: MF | | 08242017: |
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|--|--------------|--|-------------|-------------|-----------------------|-----------------------|----------|------------|---------------------------------------|----------------------------|-------------------------|--|
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| : | | | BEGINNING B | BALANCE | | | | | | -1,081.65 | | : |
| :02042019: | BUY | : 23214024: | : | 200: | 119.9000: | 23,980.00 | : 67.14 | : 3.60: | 24,050.74: | 2,262.90: | :;; | |
| :02042019: | SELL | : 23225554: | : | 1,100: | 44.8000: | 49,280.00 | : 137.98 | : 303.07: | -48,838.95: | -21,787.84: | 47,369.33: | 1,469.62: |
| :02042019: | SELL | | : | 1,900: | 22.7000: | 43,130.00 | | | -42,743.98: | -1,763.20: | 41,515.96: | |
| :02112019: | SELL | | : | 70: | 163.5000: | 11,445.00 | | | -11,342.58: | -13,105.78: | 10,629.27: | 713.31: |
| :02202019: | BUY | | 1 | 80: | 117.7000: | 9,416.00 | | | 9,443.77: | 16,650.91: | | |
| :02202019: | SELL | | : | 1: | | 56,820.00 | : 159.10 | : 349.44: | -56,311.46: | -39,660.55: | 50,449.44: | 5,862.02: |
| :02202019: | SELL | | : | | 1,015.0000: | | : | | · · · · · · · · · · · · · · · · · · · | | | |
| :02202019: | SELL | | | 4.000: | 5.3000: | 21,200.00 | | | -21,010.26: | -45,094.99: | 18.143.26: | |
| :02262019: :02262019: | SELL | | | 20: 200: | 946.5000: 49.5000: | 18,930.00 9,900.00 | | | -18,760.57: -9,811.39: | -19,893.33: -29,704.72: | 18,674.94: 9,518.00: | |
| | | | | | | | | | | -29,704.72 | GAIN(LOSS) | 12,518.99: |

₱12,518.99

See, I have 2.9% gain in a week.

If I put this money in the bank, I will be earning the same amount in <u>1 year.</u>

| C |) - | PHILI | PPINES | 1 | | | | e | 1 - | PHIL | IPPINES | e l | | | |
|-----------------------------------|-----------|--|-----------|---------------|------------------|-------|------------|--------------------|---|---------------|----------------------------------|---------------|------------------|-----------|------------|
| Account Na Account Co Type: | | DEPALOG, VIOLETA M. XXXX-XX31 Unsoli | | Unsolicited | BO | UY | | | Account Name: Account Code: Type: | | DEPALOG, VIOLETA M. XXXX-XX31 | | 51 | ELL | |
| Security De | scription | 6 | | METROPOL | ITAN BANK & | TRUST | | Security D | escription | n | | METROPO | LITAN BANK | C& TRUST | |
| Action: Symbol: | | BOUGHT MBT | | Trade Date: | April 19, 2 | 017 | | Action: Symbol: | | SOLD - MBT | | Trade Date: | April 2 | 8, 2017 | |
| Quantity | | Price | Gross Amt | Comm + VAT | Other Charges | | Net Amount | Quantity | | Price | Gross Arnt | Comm + VAT | Other Charges | Sales Tax | Net Amount |
| | 200 | 81.9000 | 16,380.00 | 40.95 | 2.46 | 0.00 | | | 200 | 85.2000 | 17,040.00 | 42.60 | 2.55 | 85.20 | |
| Totals | | | | | | | | Totals | | | | | | | |
| | 200 | | 16,380.00 | 40.95 | 2.46 | 0.00 | 16,428.32 | | 200 | | 17,040.00 | 42.60 | 2.55 | 85.20 | 16,904.54 |
| | | | | 4.91VAT | | | | | | | | 5.11VAT | | | |

200 shares = ₱16,428.32

200 shares = **₱16,904.54**

Gains = ₱476.22 2.9% Gains in <u>1 week</u> See this, I was able to have 20% gains in 4 months. I also have additional extra passive income from my dividend.

| | | PHILI | PPINES | | | | |
|---|-------------|------------------|---|---------------|------------------|------|------------|
| Account Name: Account Code: Type: | | DEPALC XXXX-X | OG, VIOLETA M. X31 | | | | |
| Гуре: | | | | Unsolicited | | | |
| Security | Description | 1 | | MEGAWO | RLD CORPORA | TION | |
| Action: Symbol: | | BOUGHT MEG | a sur a s | Trade Date: | April 21, 20 | 017 | |
| Quantity | | Price | Gross Amt | Comm + VAT | Other Charges | | Net Amount |
| | 10,000 | 4.1100 | 41,100.00 | 102.75 | 6.17 | 0.00 | |
| Totals | | | | | | | |
| | 10,000 | | 41,100.00 | 102.75 | 6.17 | 0.00 | 41,221.25 |
| | | | | 12.33VAT | | | |

CC DEPALOG, VIOLETA M. Account Name: Account Code: XXXX-XX31 Type: Unsolicited MEGAWORLD CORPORATION Security Descrip Action: SOLD Trade Date: August 17, 2017 Symbol: MEG Other Charges Comm + VAT Gross Amt Sales Tax Net Amount Quantity Price 5,000 5.0000 25,000.00 62.50 3.75 125.00 Totals 5,000 25,000.00 62.50 3.75 125.00 24,801.25

7.50VAT

PHILIPPINES

July 21, 2017

Attention: VIOLETA M DEPALOG

This is to inform you of your cash dividend entitlement v

Account No. : XXXX-XX31 Stock Code : MEG Cash Dividend (Php) : 0.05410389 / share Ex-Date : June 20, 2017 No. of Shares Entitled to Cash Dividend : 10,000 Gross Amount (Php) : 541.03 Less Withholding Tax (Php) : 54.10 Net Amount (Php) : 486.93

BUY

10,000 shares = ₱41,221.25 5,000 shares = ₱20,610.63

SELL

5,000 shares = **₱24,801.25**

Gains = ₱4,190.62 20% Gains in <u>4 months</u>

Plus

Dividend = **₱486.93**

This is also very common, I accumulate stocks for several months, in here for 5 months. Then, I gradually sold them after few months. So in total, I had 19.8% gains in a year.

DEPALOG, VIOLETA M. XXXX-XX31

Plus there is again extra passive income from my dividends

Account Name Account Code

| Pairs Gross Art Corner + Charge 2,590,50 Corner + Charge 2,590,50 Corner + Charge 3,00 | etheline BOUGHT Trade Date: April 10.2015 Met Amount I Samethy Price Gross Antel 0200 0.00 0.00 Samethy Price Gross Antel 02000 0.13 0.00 0.00 Samethy Price Gross Antel 02000 0.13 0.00 640.00 Samethy Price Gross Antel 02000 0.13 0.00 640.00 Gross Antel Gross Antel 02000 1.28 0.00 6.550.00 Gross Antel Gross Antel Gross Antel 02000 1.28 0.00 6.500.00 Gross Antel Gross Antel Gross Antel 02000 0.00 6.500.00 0.00 0.00 6.500.00 0.00 0.00 | locount C 'ype: | iode: | XXXX | -XX31 | Unsolicite | d | | SUY |
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| Security Description CEBU AIR, INC CEBU AIR, INC 10 86.000 20.00 0.13 0.00 Totals 10 860.00 20.00 0.13 0.00 10 860.00 20.00 0.13 0.00 882.53 Security Description CEBU AIR, INC. June 30.2015 Net Amount 20 85.2000 2.556.00 20.00 0.39 0.00 30 85.2000 2.556.00 20.00 0.39 0.00 2.578.79 actinity Price Gross Amt Comm + CeBU AIR, INC. Net Amount 30 2.556.00 20.00 0.39 0.00 2.578.79 actify Description CEB Comm + Chierges Net Amount 90 84.5000 7.005.00 20.00 1.14 0.00 10 84.5000 7.005.00 20.00 1.14 0.00 7.628.54 10 84.900 20.00 0.12 0.00 871.52 10 84.900 </td <td>Security File Close Ann VAT Changes Test Minduit 10 86.000 800.00 20.00 0.13 0.00 Totals 10 860.00 20.00 0.13 0.00 10 860.00 20.00 0.13 0.00 882.53 Security Description CEBU AIR, INC. June 30. 2015 Net Amount 30 85.200 2.556.00 20.00 0.39 0.00 30 85.200 2.556.00 20.00 0.39 0.00 2.578.79 Security Description CEB Other Cancer Net Amount 30 85.200 2.556.00 20.00 0.39 0.00 2.578.79 Security Description CEB Corone + VAT Charges Net Amount 90 7.905.00 20.00 1.14 0.00 7.628.54 Other July 10.2015 Cancer Security Description CEB</td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>0.1</td> <td></td> <td>00000</td> | Security File Close Ann VAT Changes Test Minduit 10 86.000 800.00 20.00 0.13 0.00 Totals 10 860.00 20.00 0.13 0.00 10 860.00 20.00 0.13 0.00 882.53 Security Description CEBU AIR, INC. June 30. 2015 Net Amount 30 85.200 2.556.00 20.00 0.39 0.00 30 85.200 2.556.00 20.00 0.39 0.00 2.578.79 Security Description CEB Other Cancer Net Amount 30 85.200 2.556.00 20.00 0.39 0.00 2.578.79 Security Description CEB Corone + VAT Charges Net Amount 90 7.905.00 20.00 1.14 0.00 7.628.54 Other July 10.2015 Cancer Security Description CEB | | | | | - | 0.1 | | 00000 |
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| 10 84,9500 849.50 20.00 0.12 0.00 | | | | 1000000 | Gross Amt | | | | Net Amount |
| | tals | | 10 | 84.9500 | 849.50 | 20.00 | 0.12 | 0.00 | |

Accumulated shares in 5 months = 340 Total Value of Shares = ₱29,187.86

0.12

0.00

849.50 20.00

872.02

| ecurity De | escription | SOLD | | CE Trade Date: | BU AIR, INC | r 30, 2015 | |
|---------------------------------|-------------|-----------------|-------------------------|-------------------|----------------------|---------------|------------|
| symbol: | | CEB | | | Cudbe | 00, 2010 | |
| luantity | | Price | Gross Amt | Comm + VAT | Other Charges | Sales Tax | Net Amount |
| | 110 | 89.2000 | 9,812.00 | 24.53 | 1.47 | 49.06 | |
| otals | 2100-50 | | | | | 1000000 | |
| | 110 | | 9,812.00 | 24.53 | 1.47 | 49.06 | 9,734.00 |
| | | | | 2.94VAT | | | |
| Account I Account (Type: | | DEPAL XXXX-J | .OG, VIOLETA M. KX31 | Unsolicited | | | |
| | | | 7 | | | | |
| Security I Action: | Description | n SOLD | | CE Trade Date: | BU AIR, INC Novem | ber 02, 2015 | |
| Symbol: | | CEB | | - | | | |
| Quantity | | Price | Gross Amt | Comm + VAT | Other Charges | Sales Tax | Net Amount |
| | 80 | 90.6000 | 7,248.00 | 20.00 | 1.08 | 36.24 | |
| Totals | 80 | 1. | 7,248.00 | 20.00 | 1.08 | 38.24 | 7,188.28 |
| | | | | 2.40VAT | | | |
| Account I Account (Type: | | DEPAL XXXX-2 | .OG, VIOLETA M. KX31 | Unsolicited | 5 | | |
| Security I | Description | n | | | EBU AIR, INC |) . | |
| Action: Symbol: | | SOLD - CEB | | Trade Date: | August | 26, 2016 | |
| Quantity | | Price | Gross Amt | Comm + VAT | Other Charges | Sales Tax | Net Amount |
| | 70 | 121.5000 | 8,505.00 | 21.26 | 1.28 | 42.53 | |
| Totals | 70 | 10 | 8,505.00 | 21.28 | 1.28 | 42.53 | 8.437.38 |
| | 70 | | 8,505.00 | 21.26 2.55VAT | 1.28 | 42.53 | 8,437.38 |
| ccount N | | | DG, VIOLETA M. | 0.94.09409 | | | |
| Account C Type: | | XXXX-X | X31 | Unsolicited | | | |
| | escription | | | | BU AIR, INC | | |
| ction: ymbol: | | SOLD - CEB | 1 | Frade Date: | Septem | ber 02, 2016 | |
| Quantity | | Price | Gross Amt | Comm + VAT | Other Charges | Sales Tax | Net Amount |
| | 50 | 123.0000 | 6,150.00 | 20.00 | 0.93 | 30.75 | |
| otals | 50 | - | 6,150.00 | 20.00 | 0.93 | 30.75 | 6,095.92 |
| | | | 0,100.00 | 2.40VAT | 0.00 | 00.10 | 0,000.01 |
| Account I Account (Type: | | DEPAI XXXX- | .OG, VIOLETA M. XX31 | Unsolicited | | | |
| Security | Descriptio | n | | c | EBU AIR, IN | c | |
| Action: Symbol: | | SOLD - CEB | | Trade Date: | | mber 07, 2016 | |
| Quantity | | Price | Gross Amt | Comm + VAT | Other Charges | Sales Tax | Net Amount |
| | 30 | 118.4000 | 3,552.00 | 20.00 | 0.54 | 17.78 | |
| Totals | 30 | S . | 3,552.00 | 20.00 | 0.54 | 17.76 | 3,511.3 |
| | | | 0,002.00 | 20.00 | 0.04 | 11.10 | 5,511.5 |

PLUS Dividends

August 12, 2015

Attention: VIOLETA M DEPALOG

This is to inform you of your cash dividend e

Account No. : XXXX-XX31 Stock Code : CEB Cash Dividend (Php) : 1.50 / share Ex-Date : July 13, 2015 No. of Shares Entitled to Cash Dividend : 39 Gross Amount (Php) : 585.00 Less Withholding Tax (Php) : 58.50 Net Amount (Php) : 526.50



July 7, 2016

SELL

Attention: VIOLETA M DEPALOG

This is to inform you of your cash dividend entitleme

Account No. : XXXX-XX31 Stock Code : CEB Cash Dividend (Php) : 2.00 / share Ex-Date : June 6, 2016 No. of Shares Entitled to Cash Dividend : 220 Gross Amount (Php) : 440.00 Less Withholding Tax (Php) : 44.00 Net Amount (Php) (396.00



TOTAL Accumulated Earnings ₱34,966.88

340 shares

Gains = ₱5,779.02 19.8% Gains in 1 year Here are few of my cash dividend notices. Can you imagine the feeling that while you are busy working in your fulltime job, your money in the stock market is already earning me some dividends for you.

The larger your shares are the bigger your dividends are. As you can see some dividends are as small as 90.72 Pesos, but there is also 2,025 Pesos

| COL FINANCIAL | NOTICE OF CASH DIVIDEND |
|---|---|
| PHILIPPINES | COL E-CONFIRMATIONS |
| | July 21, 2017 |
| August 12, 2015 | AN A MOLETA MOEDALOO |
| Attention: VIOLETA M DEPALOG | Attention: VIOLETA M DEPALOG |
| Automotive Process and Del Acoo | This is to inform you of your cash dividend entitl |
| This is to inform you of your cash dividend e | |
| | Account No. : XXXX-XX31 |
| Account No. : XXXX-XX31 | Stock Code : MEG |
| Stock Code : CEB Cash Dividend (Php) : 1.50 / share | Cash Dividend (Php) : 0.05410389 / share |
| Ex-Date : July 13, 2015 | Ex-Date : June 20, 2017 |
| No. of Shares Entitled to Cash Dividend : 39 | No. of Shares Entitled to Cash Dividend : 10,000 |
| Gross Amount (Php) : 585.00 | Gross Amount (Php) : 541.03 |
| Less Withholding Tax (Php) : 58.50 | Less Withholding Tax (Php) : 54.10 Net Amount (Php) (486.93) |
| Net Amount (Php) 526.50 | Net Allount (Php) 400.33 |
| | July 10, 2018 |
| May 24, 2018 | Attention: VIOLETA M DEPALOG |
| Attention: VIOLETA M DEPALOG | Addition. VIOLETA IN DEL ALOG |
| | This is to inform you of your cash dividend entit |
| This is to inform you of your cash dividend entitlement with | |
| Account No. : XXXX-XX31 | Account No. : XXXX-XX31 |
| Stock Code : RLC | Stock Code : CEB |
| Cash Dividend (Php) : 0.36 / share | Cash Dividend (Php) : 4.50 / share |
| Ex-Date : April 23, 2018 No. of Shares Entitled to Cash Dividend : 1,900 | Ex-Date : June 8, 2018 No. of Shares Entitled to Cash Dividend : 500 |
| Gross Amount (Php) 634.00 | Gross Amount (Php) : 2,250.00 |
| Less Withholding | Less Withholding Tax (Php) : 225.00 |
| Net Amount (Php) 615.60 | Net Amount (Php) 2,025.00 |
| | |
| July 7, 2016 | April 6, 2018 |
| Attention: VIOLETA M DEPALOG | Attention: VIOLETA M DEPALOG |
| This is to inform you of your cash dividend entitleme | This is to inform you of your cash divide |
| Account No XXXX-XX31 | Account No XXXX-XX31 |

Account No. : XXX-XX31 Stock Code : ALI Cash Dividend (Php) : 0.252 / share Ex-Date : March 7, 2018 No. of Shares Entitled to Cash Dividend Gross Amount (Php) : 100.80 Less Withholding Tax (Php) : 10.08 Net Amount (Php): 90.72

Stock Code : CEB

Ex-Date : June 6, 2016

Gross Amount (Php) : 440.00

Cash Dividend (Php) : 2.00 / share

Less Withholding Tax (Php) : 44.00 Net Amount (Php): 396.00

No. of Shares Entitled to Cash Dividend : 220

And here are the screen shots of my withdrawal notice after selling some shares to finance one of my short term goals. This was for the down payment of a house.

| CO | L Financia | NOTICE OF WITHDRAWAL |
|------------------------|------------------------------|---|
| | HILIPPINES | COL E-CONFIRMATIONS |
| Date: 03/01/2017 | | |
| Attention:DEPALOG, | VIOLETA M. | |
| This is to confirm rec | eipt of your withdrawal requ | est with the following details: |
| Account No. | XXXX-XX31 | |
| Amount (Php) | 28,000.00 | Funds can be withdrawn from free cash balances or from proceeds raised 3 working days after a stock sale |
| Date Received | 3/1/2017 | |
| Payout Date | 3/1/2017 | You may pick up your check payment or expect a deposit into your bank account on this day (depending on chosen payment option) |
| Payment Option | DEPOSIT TO ACCOUNT | |
| Account No. | XXXX-XX31 | |
| Amount (Php) | 80,000.00 | Funds can be withdrawn from free cash balances or from proceeds raised 3 working days after a stock sale |
| Date Received | 8/24/2017 | |
| Payout Date | 8/30/2017 | You may pick up your check payment or expect a deposit into your bank account on this day (depending on chosen payment option) |
| Payment Option | DEPOSIT TO ACCOUNT | |
| Account No. | VVVV VV24 | |
| Amount (Php) | 14.000.00 | Funds can be withdrawn from free cash balances or from proceeds raised 3 working days after a stock sale |
| Date Received | 9/7/2017 | |
| Payout Date | 9/8/2017 | You may pick up your check payment or expect a deposit into your bank account on this day (depending on chosen payment option) |
| Payment Option | DEPOSIT TO ACCOUNT | |

Three Best Secrets I've Learned that I Can Share With You From These Experiences

- 1. You must learn how to invest by yourself. As Warren Buffett once said, "risk comes from not knowing what you are doing." If you don't understand what you are doing, you are a gambler, not an investor!
- 2. You should not let your emotions take over. The most common mistake that many first-time investors make is that they trade with emotions. They easily get affected by their greed and fear.
- 3. "The best investment you can make is in yourself!" Warren Buffett

Because of my decision to invest in the stock market, I have been gradually transforming my life and the lives of the people I love

I start fulfilling my dreams

I was able to travel with my mother I was able to visit places

And, I was also able to help few of my nieces and nephews

What's extra ₱403,355.93 Passive Income Worth To You?

Below are photos of my mom and I with our friends and my aunties travelling, vacationing.

I remember the days when all of these were just dreams. Because of my stock investments, I was able to fulfill these short term goals.



Here's The Hidden Antidote To Poverty That You Can Start Doing Right Away

Let Us First See What Happens In The Following Situations



Saving Without Investing

Example:

- You are making 20,000 a month
- You start working at age 20 and decide to retire at age 65.
- > Your working period is about 45 years.
- > You save 100 percent of your income
- If you keep working hard in 45 years and save all your money, you'll be able to make a maximum of 10 million, 8 hundred thousand.

FACT: Saving 100 percent of your income is simply impossible

That's because you'll have to spend a lot of money for your:

- ➤ housing
- ➤ food
- ➤ clothes
- Transportation
- Education
- health care or medication
- Taxes
- ➤ and more...

With an average monthly income of 20,000 Pesos, you will never be a millionaire

if you do NOT invest

SAVING and INVESTING



Investing can help you get wealthy without any extra effort

Example:

- You are making 20,000 Pesos a month
- ➤You start working at age 20 and decide to retire at age 65.
- ➤Your working period is about 45 years.
- You save and invest 10 percent of your income which is 2,000 Pesos monthly in the stock market
- ➢ If you keep doing this in 45 years, with only 14% annual return you'll be able to accumulate approximately
 - **₱71,605,211.06**

Just Saving vs. Saving + Investing

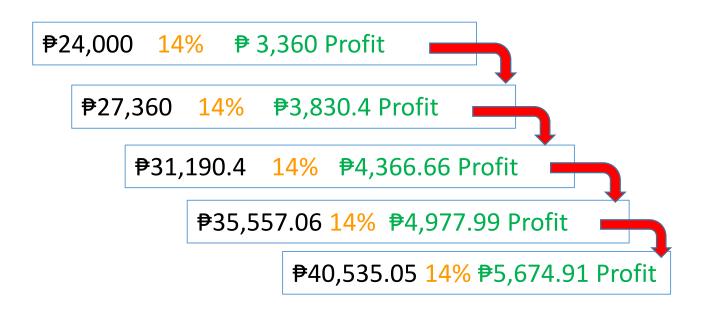
| Just Saving | Saving and Investing |
|--------------------------------------|-----------------------------------|
| Save: 100% of monthly income | Save: 10% of monthly income |
| Amount: <mark>₱20,000 a month</mark> | Amount: ₱2,000 a month |
| Money Saved in 45 years: | Money Invested in 45 Years: |
| ₱10,800,000 | ₱1,080,000 |
| | Accumulated Money in 45 Years: |
| | <u>₱71,605,211.06</u> |
| | Return on Investment in 45 Years: |
| | ₱70,525,211.06 |
| | |

How can small amount of investment as tiny as 2000 Pesos a month turn into **₱71,605,211.06**

Here Comes The Power Of Compound Interest

- you can earn money not only on the original amount of investment but on all of the money that original amount earns along the way.
- Money makes money
- compounding exponentially increases the amount of money your investment earns.
- The key to compounding lies in the fact that returns on an investment are reinvested as they're earned.
- If you keep reinvesting your money you'll make more and more profits every year.
- If you do it the right way, sooner or later you'll be a Millionaire.

The Greatest Power of Compounded Interest



14% Annual Return

With Compounded Interest, You will make more profits at the end of each year

| | Yearly Saving | Past Year Profit + Current Year Saving | Annual % | Profit | TOTAL |
|---|---------------|---|----------|------------|-------------|
| 1 | ₱24,000 | | 14% | ₱3,360 | ₱27,360 |
| 2 | ₱24,000 | ₱51,360 | 14% | ₱7,190.4 | ₱58,550.4 |
| 3 | ₱24,000 | ₱82,550.4 | 14% | ₱11,557.1 | ₱94,107.5 |
| 4 | ₱24,000 | ₱118,107.5 | 14% | ₱16,535.2 | ₱134,642.6 |
| 5 | ₱24,000 | ₱158,642.6 | 14% | ₱22,209.96 | ₱180,852,56 |

Saving + Compounded Interest

<u>With Regular Yearly Savings + Compounded Interest,</u> <u>You will make even more profits at the end of each year</u> Do you think... 10 years 20 years 30 years 40 years 45 years Is tooooooo loooong?

Think about it for just a few second

Everything takes time! You cannot achieve GREAT results OVERNIGHT

That's the SIMPLE Secret of the Wealthy

Look at the LOTTO winners, The instant "yaman" people

They get wealthy instantly, but many become poor again in just few years.

- It took Warren Buffett, the world's most successful investor over 75 years to become the richest investor in the world.
- Making money takes time.
- Investing takes time.
- Creating real wealth takes time.
- Forget about how long you'll invest your money for just put in the work and start investing as early as possible.

You just need to invest a small percentage of your income and you can build a more satisfying retirement.

Create a better financial life and have an abundance to care for your family and accomplish your dreams.

Take a look at how the stock market performed in the last 10 years

10 – Year History of the Philippine Stock Market

Philippine Stock Exchange index (PSEi)



Example 1 – Ayala Corporation (AC)



Example 2 – Jollibee Corporation (JFC)



Example 3 – SM Prime Holdings (SMPH)



What can this experience teach us?

What can this experience teach us?

- The stock market will keep increasing in value over the long term period of time
- Short term Investing is prone to higher risks
- Re-investing earnings of the original or principal amount of investment increases your earnings
- The earlier to start investing, the better
- Investing small percentage of your monthly income can turn you a millionaire

How can you achieve a **Risk-free** 14% annual return from the stock market?

Secret #1

The Fail-Proof Starter Strategy

"Why is the stock market ONE of the SAFEST place you can invest your money in and how can anyone Start Investing Even if they Don't Have A Lot Of Money To Start"

The Very Simple Fail-Proof Starter Strategy



1. Find a Legitimate Brokerage Company

There are many legitimate brokers in the Philippines. This makes it easy for ordinary people like us to become co-owners of the big companies in the Philippines.

2. Open a Trader Account

It's simple to open a trader account. The insructions are provided in the website of your chosen brokerage company .

Once you are done with step 1, usually the brokerage' representative will follow you through and guide you in your application

3. Choose a company

When you buy shares of companies, you will become co-owners of these companies.

Gusto mong magkaroon ng fastfood restaurant kaya lang kulang ang pera mo and hindi ka rin marunong magmanage ng isang restaurant?

The answer is simple: Makisosyo ka na lang kay Jollibee, buy shares of Jollibee.

Gusto mong magkaroon ng bangko, maki-sosyo ka kay metrobank, kay BPI, kay BDO...in this case you will not only be putting your money in the bank, but you are buying a bank.

4. Buy stocks of that company (Regularly)

Let it be monthly, quarterly, semi-annually.

You have total control when do you want to buy stocks and how many stocks would you want to buy.

The key here is REGULARLY.

5. Do What You are good at - Go To Work -

Make money while your money in stocks is also making some money

6. Sell Your Stocks

After a period of time has passed and the stocks reach the selling price, that's the time for you to sell.

In this very simple Fail-Proof strategy that period of time it may take weeks, months or it may take years.

In my Fail-Proof Starter Strategy, I don't buy in the morning and sell it in the afternoon.

7. Repeat from step number 3

Choose a company, buy, go do what you regularly do, then later, sell, then go back to step 3

Remember, I have a teaching job to do. I wait for months, years before I sell.

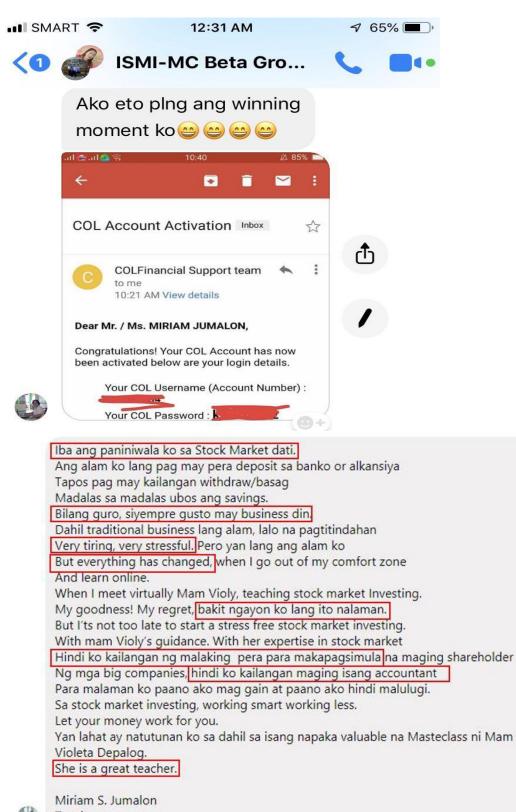
What Are My Students Saying



What Are My Students Saying

Miriam S.Jumalon

Founder of www.teacherpreneurphils.com

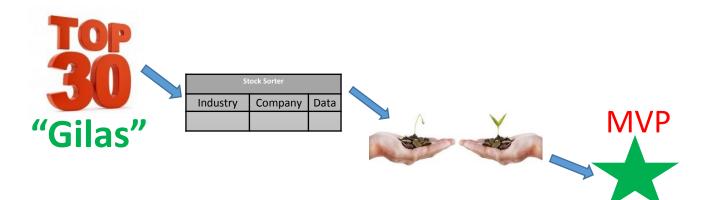


Teacherpreneur

Secret #2

No-Brainer Stock Sorting For Dummies

How I Was Able To Choose The Right Stocks To Invest In that Gave Me Positive Return and Able To Help Others Invest Too <u>WITHOUT</u> having a Finance or Economics Degree



1. Out of more than 300 companies listed in the Philippine Stock Exchange, I Only selected the top 30.

Let's call them the "Gilas" of the Philippine Stock Exchange.

Do I have to compute numbers to get the top 30?

No need. Why? They are already given. By who?

They are already given by the Philippine Stock Exchange itself

- 2. Then, I Sorted the "Gilas" according to the industry they belong to like Banks, commercial, properties, mining, conglomerates, telecommunications
- 3. All I did was Compared Each stocks in each of the industries according to the data available in my broker's website

Do I have to compute these data?

Again, no need, because they are already provided.

Provided by who? They are already given by my online broker.

A good online broker should provide sound research and data to the investors.

4. From that, I Picked my "MVP Players" from the "Gilas" and there are only 5 up to 10 out of the top 30 companies

You do NOT to be an economist to know the top 30 companies in the stock market because these are already given.

You do NOT need to be a finance graduate to know how to compare given data.

My Students Have Been Learning To Choose Stocks

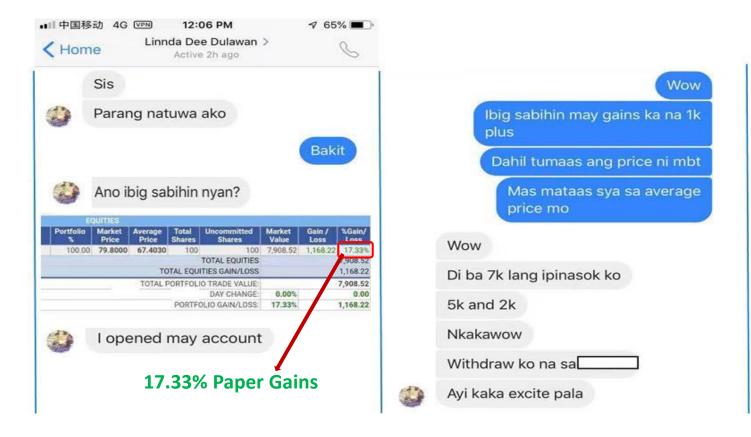


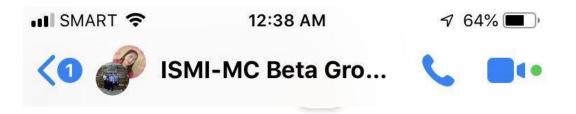
Arlene Ballangca Herrera 26 mins

It is indeed a happy new year! My year ender trip to Dumaguete-Siquijor (our team bagging a National award) is just amazing...not to brag because it is for free courtesy of DepEd 😀 And wait here's more my friends...what a surprise! Nacurious, napatunayang hindi lang pang mayaman ang pag invest, at ngayon...heto na! Konting halaga lang po yan, as in super konti pero it made me super happy...thanks Violeta Depalog...sa mga nagdadalawang isip pa, kulitin na si Violeta!!!

| រា] រា] 24 KB/s 🛜 | 12:43 PM | | @ 70% 💷 |
|---|---|--------------------|------------------|
| ÷ | | Ē | 2 : |
| Notice of | Cash Dividend | - BDO 💈 | |
| to m | FinancialhelpDesk e ys ago View details | | ÷ : |
| COLFI | PPINES | NOTICE O | COLE-CONTRACTORS |
| December 29, 2018 | | | |
| Attention: ARLENE | B HERRERA | | |
| This is to inform you | u of your cash dividend entitleme | nt with details as | s follows: |
| Account No. : XXXX Stock Code : BDO Cash Dividend (Php Ex-Date : December No. of Shares Entith Gross Amount (Php |) : 0 18, 2018 ed to Cash Dividend : 10 | | |

My Students Have Been Learning To Choose Stocks





Adel

Ishare ko lang yung 1st earning ko. Kahit konti pa lang ang alam ko bumili ako ng JFC noong dec. 28 at 294.20 kahit mataas ang presyo at nabenta ko sya kanina 324.20. First time ko nagbenta, for experience na

rin. Happy 😊



Secret #3

Instant Stock Prompter

How I Was Able To Monitor and Manage My Investment and let it Grow <u>DESPITE</u> Being A Busy Full Time Teacher



My Waze in navigating my stocks. It saves me a lot of time This allows me to spend ONLY 10 minutes in managing my investment every week

Because my attention is divided between teaching and investing in stocks, I have devised a tool which I call the Instant tock Prompter that helps me quickly decide on what to do with my stocks.

My Stock Prompter helps me save a lot of time This allows me to spend ONLY 10 minutes in managing my investment every week

Because of this, I do NOT need longer hours in managing my stock investment.

Because of this I do NOT need to neglect my work to make my money grow in the stock market.

That's the reason why I am still able to invest, monitor and grow my money in the stock market even if I am too busy with my teaching job.

What I just need to do is to list my current stocks including the stocks that I might buy in the future.

Then I label each stock with a condition when will I buy them, sell them.

All I need to do is have a quick glance and compare them with the current market price.

I can also use this guide to set automate my stock market investment.

One of my students learned how to automates her stock market investment.

| | Thanks sis Violy | | | | | | | | | | |
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| | | Oks Ing po yan ta [©] | ima lng sa yo yan y | vou are too busy | | nak | abili na | ko sis!: |) | | |

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