LIFETIME INCOME REPORT
Your Exclusive Dividend Retirement Guide

The Best of Lifetime Income Report, Volume I

I'll be honest with you:

We were hard pressed to select the best articles we've ever published. I've applied my hedge fund managing background to creating our Three Pillars of Income Investing strategy. Through critical examination using these three criterias I'm dedicated to finding the best low risk, reliable, high-dividend yielding stock recommendations every month. I've published numbers of these successful stock recommendations and investment strategies in our *Lifetime Income Report* pages.

But I wanted to take it a step further and put together a collection of pieces featuring the most actionable advice that could make the biggest impact on your life.

After careful deliberation, I'm bringing you the cream of the crop, the pick of the litter, the top of the heap.

I've dug into our archives for the best of my special reports,that will help you piggyback the successful investment strategy of the Canada Pension Plan, generate hundreds of dollars of instant income each month, earn more interest in special savings accounts, "juice" the dividend payments on your favorite stock investments through the easy DRIPS methods… an even save more of your hard earned money from getting into Uncle Sam's hands.

And we present them all to you in this special report.

Please enjoy this "best of." We hope you are able to make the most of these special reports to have a happier and more secure life and retirement.

Here's to growing your income!

Zach Scheidt

The 3-Step Process for Piggybacking the Canada Pension Plan

When it comes to creating a simple, dependable and quite lucrative retirement plan, the Canadians have it down pat!

Canada's social security program (officially dubbed the Canada Pension Plan) is one of the best retirement plans in the world. That's because it is based on the idea of free markets and investments in competitive companies that have every incentive to generate huge returns.

It's a far better approach than the U.S. Social Security program, which is based on lending money to the U.S. government. Not only is that an inefficient way to grow your money, but the pitiful payouts you get in return aren't nearly enough to pay for your retirement.

Luckily, there's a relatively easy way to take advantage of the Canada Pension Plan — earning incredible retirement income without becoming a Canadian citizen. (You won't even have to even give up your U.S. Social Security payouts. In fact, you can tap into the returns that the Canada Pension Plan is generating from anywhere in the world!)

You can start with a few hundred dollars, or you can set up a large retirement account. The key is to get your money away from the dead-end U.S. Social Security approach and grow your wealth with the winning strategy that the Canada Pension Plan uses.

In fact, before long, you could be earning anywhere from an extra $400–4,700 a month — all thanks to the income that you receive from Canada Pension Plan investments. It's money you can use to do the things that you always wanted to do…

Paying for "date night" once a week… Taking the kids or grandkids to Disney… A weekend wine tasting trip to Napa Valley (or Paris)… A scenic vacation in the Caribbean… The possibilities are endless! And you can make it all happen by following these three steps for piggybacking the Canada Pension Plan.

Step 1: Set up Your Account

Setting up an account to piggyback the Canada Pension Plan is as easy as setting up an online brokerage account in the U.S. (or in another country that allows you to trade on North American exchanges).

See, here's the thing…

The Canada Pension Plan is built entirely on a free market system. The plan invests directly into income opportunities that trade on exchanges every day. So by opening a brokerage account, we can buy the exact same securities that the Canada Pension Plan is investing in — giving us the exact same income checks and investment returns that are received by the plan!

It's an amazing coup when you think about it.

By piggybacking the Canada Pension Plan, we're able to replicate the same returns that make the Canada Pension Plan so great but do it in our OWN brokerage account. That means we have full flexibility on when we want to collect our income and how we want to spend it.

The Canada Pension Plan is extremely transparent. The plan managers have nothing to hide and tell us exactly what they are investing in. So all we have to do is follow their lead and start collecting the checks. And to do that, you just need a brokerage account. (In fact, if you already have a broker you're happy with, you can skip to Step 2.)

If you don't already have a brokerage account, opening one online is actually a very easy process. You should be able to do it in 15 minutes or less. There are a number of different brokers that you can choose from. But to help get you started, I've listed some of the most popular brokerages below. You'll find a quick description of their fees and links to open your account and an 800 customer service number. Just remember that this list is just for information purposes to get you started. I don't recommend one broker over another, and it's up to you to figure out which broker best meets your needs.

Online Brokers

Charles Schwab

www.schwab.com
866-855-9102

You can click here to be taken to Schwab's new account form.

Schwab is one of the oldest and most widely used brokers around. The company requires a minimum of $1,000 to open an account, and they charge you $8.95 for every trade. Schwab is not the cheapest of brokers, but they have good customer service and some nice bells and whistles for reviewing the income in your account.

E-Trade

www.etrade.com
800-387-2331

You can click here to be taken to E-Trade's new account form.

E-Trade is one of the best known brokers in the business because of their eye-catching advertisements. The company requires a minimum of $500 to open an account. For most investors, E-Trade charges $9.99 for every trade. E-Trade's fees are a little higher than Schwab's, but you can get started with a smaller account size. E-Trade also has a nice online platform with fancy reports on your account.

Interactive Brokers

www.interactivebrokers.com
877-442-2757

You can click here to be taken to Interactive Brokers new account form.

Interactive Brokers (or IB) is a no-frills company that is a little light on customer service but has very low fees for trading. The company requires you to have $10,000 to open a regular brokerage account, or $5,000 to open a retirement account. IB only charges $1.00 for a stock trade, or a penny a share if you're trading more than 100 shares, and also offers discounts if you're making large trades.
If you're Internet-savvy and an experienced online investor, IB is a great brokerage. If you think you might need a little more support with your account, I would use one of the other options.

Scottrade

www.scottrade.com
800-619-7283

You can click here to be taken to the Scottrade new account form.

Scottrade is a very respectable brokerage with low fees and solid customer support. The company requires a minimum of $2,500 to open an account and charges just $7 per trade. You can also place orders in your account by calling one of their live assistants. Scottrade will charge you $32 for an order over the phone, but it is nice to know that you have that option if you need help with an order.

TradeKing

www.tradeking.com
877-495-5464

You can click here to be taken to the TradeKing new account form.

TradeKing is one of the best places to open a brokerage account if you want to start out small. The company does not have a minimum account requirement, so you can start as small as you want and add to your account as you

Online Broker Snapshot

Name	Minimum to Open	Standard Commission*
Charles Schwab	$1,000	$8.95
E-Trade	$500	$9.99
Interactive Brokers	$10,000	$1.00
Scottrade	$2,500	$7.00
TradeKing	N/A	$4.95

** There may additional charges and fees for some services, and some discounts may apply for large orders. See the broker's website for complete details.*

are able. TradeKing only charges $4.95 per transaction, which is one of the lowest fees in the industry. The company doesn't have the long-standing history that other brokerages have, but it still follows the regulations set forth by the SEC and other regulatory bodies, so your investment account is in safe hands.

When you've found a broker you like, look for an "open account" button on the screen. (Or just use the links we've provided.) The site will walk you through their procedures for opening an account. You'll need to enter your personal information — everything from your address to your Social Security number (for tax reporting purposes). Then you'll be prompted to fund your account.

Once you've got your account open, it's time to set a plan for how much income you want to receive from your Canada Pension Plan piggyback program!

Step 2: Calculate How Much Money You Want in Retirement

> *"Failing to plan is planning to fail."* — Alan Lakein

The great thing about piggybacking on the Canada Pension Plan is that you practically get to decide for yourself how much you want to make. Just figure out how much money you want to receive from your investments, and then backtrack to determine what you need to do to achieve that goal.

It may sound like a challenge, but I've actually made the planning process very easy for you. Just log onto your special *Lifetime Income Report* resource page (www.PiggybackRetirement.com) and you'll be taken to a page where you can input your income goals and determine exactly what needs to happen for you to achieve those goals. You can use the password **Piggyback789** to get access.

Years ago, I had a conversation with my mom about a new iPad someone had given her. Mom was afraid to use it because she thought she might break something or mess it up. I told her that experimenting with her iPad was the best way to understand what it could do, and that she wasn't going to mess anything up.

Today, Mom is an expert on her iPad. And it's all due to just playing around with it, exploring different ideas and seeing what works.

This is exactly what I want you to do with our *Lifetime Income Report* planning page.

Try different things…

- Put in a goal of $500 in extra income a month to see how you can make enough to take your friends to a nice dinner
- Put in a goal of $2,000 to see what is needed to make enough for a mini-vacation
- Or plan your retirement income and see how piggybacking the Canada Pension Plan can help you retire with more money in a shorter amount of time.

When you use our retirement income calculator, you will need to make some guesses about what kind of returns you can expect to receive from your Pension Plan investments and how long you will be growing your investments.

Once again, the key is to experiment with different ideas. It's all a matter of setting a goal, determining what is necessary to achieve that goal and then putting a plan into place to collect your income and achieve your goals.

That's what I love about this approach to piggybacking the Canada Pension Plan. We're achieving dreams that would simply never be possible with the current U.S. Social Security program.

Go to PiggybackRetirement.com to find your income calculator.

So go ahead… give our income calculator a try and see what you come up with. And once you have a plan, it's time to start collecting your income!

To do that, fill your brokerage account with the same moneymaking investments that the Canada Pension Plan relies on to fund its citizens' retirements…

Step 3: Collect Your Income Checks

Once you have your account open and you know your plan for how much to invest in our Canadian piggybacking plan, it's time to start buying the investments.

Again, we're going to focus on investments that are directly held by the held by the Canada Pension Plan. All of its companies were chosen by a highly skilled team of professional investors… a group of men and women who have more than doubled the Canada Pension Plans reserves since 2004.

Then I take it a step further, cherry-picking the absolute best picks in its portfolio. I'm focusing on companies with strong growth potential as well as oversized dividend payments — checks companies send out to shareholders. Once you're a shareholder, you'll collect these checks, too — earning the exact same income payments that benefit Canadian citizens.

The amount of income you receive will depend on how much you invest in each opportunity — which you figured out in Step 2. I've heard from readers who've made an extra $400 a month from similar recommendations… and even one who reported receiving an extra $4,700 a month. The more you start with, the more you stand to make.

But if for some reason the amount you need to invest exceeds your current means, don't worry! Simply start with smaller amounts of stock. Then as your account grows, you can collect more income payments by investing in more

Canada Pension Plan opportunities. The cycle can simply continue until you've reached your target level of income.

One of the best ways to accelerate this cycle is to use a little-known strategy called the DRIP technique. DRIP stands for dividend reinvestment plan. In short, you use your dividend payments to automatically invest in new shares of stock.

The beauty of this setup is that as you invest in new shares, your dividend checks become larger. And that allows you to buy more shares, which gives you more dividends. As the cycle repeats, your income starts to grow exponentially — and that's when you start building real wealth in your account.

I've created a special report that shows you exactly how to set up this program and use your dividends to automatically buy new shares. It's called **How to "Juice" your Favorite Blue Chip Stocks and Make 500% More in Dividends.** You can find a copy on our special L*ifetime Income Report* resource page at www.piggybackretirement.com. (Don't forget the password: **Piggyback789**). This is a must-read for anyone who is truly serious about building income that will grow over time.

Now, for your Canadian piggybacking strategy, here are five opportunities to get you started… You'll get the name, its stock symbol and a brief description of what each business does.

I'll also tell you how many shares the Canada Pension Plan currently owns. The Canada Pension Plan constantly adjusts its position sizes for different positions. This is because they need to invest in new shares when more cash is paid into the system and sell shares when payments are distributed to retirees.

The important thing is not the number of shares held by the Canada Pension Plan, but the fact that the managers running this plan have selected these companies at all.
As I said, there is a ton of research that goes into each of the Canada Pension Plan's stocks. *Any* company that makes the cut must be doing something right.

Of course, since we're only focusing on the five best stocks in its portfolio, our goals are a little different. For our purposes, I recommend investing equal amounts in each of these Canada Pension Plan positions so that you have five different stocks that are paying you reliable dividends.

Teva Pharmaceuticals (TEVA)

The Canada Pension Plan owns 3,288,000 shares of Teva.

Today, many countries have an average life expectancy of over 80, with Japan topping the list at 83.2 Better still, those numbers keep creeping higher every year. This is great news, but there's a catch.

The cost of having a longer and healthier life is, well, costly. Even with health insurance, the prescription drugs that we use to keep us healthy are expensive. And those costs keep rising at an alarming rate.

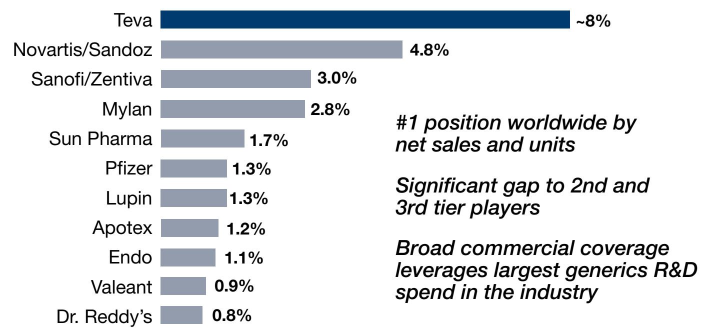
The Canada Pension Plan helps to offset these rising costs through what I call the health care cost hedging, or "HCH3," payment plan. By owning an interest in companies that benefit from rising health care and drug costs, the CPP is able to hedge away much of their health care cost exposure.

Teva Pharmaceuticals is a big part of what I call a health care cost hedging, or "HCH3," payment plan. After all, Teva is the largest manufacturer of generic drugs in the world.

Shares of Teva recently traded lower thanks to worries investors have about the company's Copaxone drug. This specialty drug may come under competitive pressure in the next year or two. However, Teva's generic drug business is where the company's real value is.

The pullback in Teva's stock price gives us a great chance to buy this Canada Pension Plan investment at a discount. Meanwhile, Teva pays a quarterly dividend of $0.34 per share. That gives us more than a 3% yield — and the yield should grow as Teva's generic drug business picks up.

Global Generic Market Share 2015



Source: Teva

Now is a great time to piggyback the Canada Pension Plan by purchasing shares of Teva. I recommend buying the stock up to $45.

Macy's (M)

The Canada Pension Plan owns 74,000 shares of Macy's. Again, I would recommend you invest equally in all five of our Canada Pension Plan recommendations.

Everyone knows Macy's — the retail giant has been in business since October 1858. Today it operates about 900 stores across the United States, Guam and Puerto Rico. In addition to its "Macy's" brand, the company also operates the Bloomingdale's retail franchise and licenses international sales through a third party in Dubai. Macy's and Bloomingdale's are known for high-quality apparel, and the company's stores have typically been "anchor clients" for large malls and other retail locations.

But if you've paid attention to the news lately, this may seem like an odd pick. The company's revenue stopped growing midway through 2013, and has recently been trending lower. Cost-cutting failed to turn things around, and eventually the company's profits started to drop. Naturally, shareholders bailed on the stock.

Part of the problem has been Macy's inability to transition to the digital market — it got a late start trying to cash in on online sales, losing market share to more Web-savvy competitors. But now some activist investors are pushing the company to make changes that could restore the company to glory.

Starboard Value, a fund managed by Jeff Smith, has taken a major position in Macy's. Starboard and Smith have earned the reputation of "getting things done" no matter what it takes. It has begun discussing turnaround strategies with Macy's management team.

Macy's Share Price

Last 6 Months

The company is already taking the activist investor's advice, undergoing a major operational shift that should boost the company's profits starting this year.

There's also David Einhorn, the 47-year-old founder and president of hedge fund Greenlight Capital. Einhorn made a fortune during the financial crisis shorting Lehman Bros., and he has one of the best research teams in the business.

Einhorn is well respected for his ability to identify situations where tremendous investment gains can be made. On Jan. 19, Einhorn wrote an open letter to Greenlight investors disclosing a position in Macy's. He had some very specific ideas for how the company could improve.

The company is already taking the activist investors' advice, undergoing a major operational shift that should boost the company's profits starting this year.

The real opportunity comes from Macy's real estate. Starboard believes that Macy's should trade for $70 based on the value of the company's real estate. In other words, if the stock's price rises to simply reflect the property it has on the books, you could see a nice profit.

In the meantime, Macy's pays a lucrative $0.38 quarterly dividend, which represents a 4.1% yield. Macy's annual profits are more than enough to justify increasing the dividend (and Macy's has a history of increasing its dividend once each year).

But the best opportunity of all would be a series of special dividends paid to investors as Macy's begins to sell off its real estate holdings. I believe that over the next year, Macy's could announce one (or more) "special dividends" of at least $2 per share. These dividends would be paid for using the cash Macy's receives from selling its real estate holdings.

So take advantage of this opportunity before shares move any higher. You can read my full write-up of Macy's here. I still believe the shares are a good buy below $45.

Philip Morris Intl. (PM)

The Canada Pension Plan currently owns 2,671,000 shares of Philip Morris Intl.

This company is best known as a cigarette manufacturer, a fact that may give some investors pause. But the fact is that it's a market that pays off, allowing the company to deliver reliable dividends quarter after quarter. Philip Morris' products are sold in 180 markets around the world, and at last count, it held a 15.5% market share of the total international cigarette market. The company has a massive $150 billion market cap.

But the cigarette industry is undergoing a massive change, with consumers looking for a healthier way to get their nicotine fix. That's led to the rise of electronic cigarettes, or e-cigarettes. These battery-powered devices vaporize the nicotine instead of burning it. Manufacturers claim it's better than inhaling cigarette smoke.

And while various studies have come out on both sides of the debate, there's no question that many smokers believe e-cigarettes are a better bet. According to a Research and Markets report, the e-cigarette market will grow to $20.17 billion by 2025 — representing an estimated compound annual growth rate of 22.5% from 2015's numbers.

Philip Morris hasn't been idle in the search for alternatives to traditional cigarettes. Over the past decade, the company has quietly invested around $2 billion to build up its "reduced risk" portfolio of e-cigarettes. And in 2014, it launched the iQOS product. It uses Marlboro-branded "HeatSticks," inserts made of actual tobacco that don't actually burn. That means there is no fire or ash or cigarette-like odor. The user receives nicotine and the flavor of tobacco without the combustion byproducts of benzene and tar.

As growth in e-cigarette sales kicks in, the company should be able to grow profits rapidly.

Last year, the company made $6.5 billion in net profits, more than enough to fund its quarterly dividend of $1.04 a quarter. (You can read our original write-up of Philip Morris here.)

It's no wonder Canada has picked Philip Morris as one of their pension plan investments, and today I want you to buy shares of PM up to $100 per share.

Procter & Gamble (PG)

The Canada Pension Plan currently owns 4,777,000 shares of Procter & Gamble.

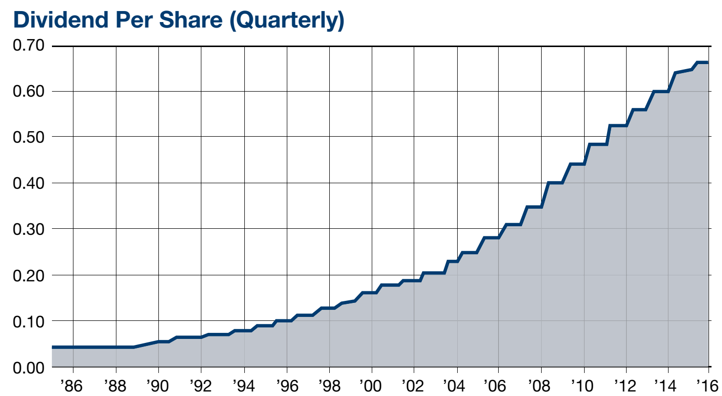
Procter & Gamble (PG) is a "consumer staples" company, which means it sells the products that consumers buy year in and year out, regardless of their financial situation.

Think about items like toothpaste, toilet paper, laundry detergent and diapers. These are items that you need to buy whether you're a minimum-wage fast-food worker or a hedge fund manager in Manhattan.

Procter & Gamble is a 179-year-old company with an impressive $230 billion market cap. The firm sells products in more than 180 countries and has some of the most recognized brands in the world (such as Tide, Pampers, Bounty and Charmin).

While Procter & Gamble may be a boring company selling boring products, here's something that should get you excited. Take a look at Procter & Gamble's dividend payments in the next column.

Procter & Gamble has been steadily growing its dividend payments to investors for years. In fact, this company has logged an incredible **59 years of consecutive dividend increases!** That's what makes Procter & Gamble one of the most popular stocks for income investors around the world.



If you buy shares of PG today, you can expect to receive a dividend yield near 3.1%. That's well above the 2.0% yield you could expect to receive from the broad market. And Procter & Gamble still has plenty of room to increase its dividend over the next few years.

Currently, the company is only paying investors about 70% of the company's earnings per share. As this percentage increases, your income from shares of PG should only move higher.

You can read our full write-up on Procter & Gamble here. Today, go ahead and buy shares of Procter & Gamble in your new brokerage account up to a price of $90. It's another great way to gain income from piggybacking the Canada Pension Plan.

Cisco Systems (CSCO)

The Canada Pension Plan currently owns 5,704,000 shares of Cisco Systems.

Cisco's primary business is selling routers, switches and hubs — essentially the hardware composing the backbone of information technology (IT) departments for global companies.

The more information is generated and transmitted over the Internet, the more Cisco's products are used. Cisco's strong suite of products and tremendous customer service reputation have allowed it to capture a commanding lead over competitors.

Today, if you walk into just about any IT department, you'll see a myriad of products labeled with the Cisco emblem hooked together to manage the company's vital information.

One of Cisco's strengths is the respect that the company's brand commands in IT departments around the world. Sure, there are some cutting-edge companies such as Amazon and Facebook that may be willing to experiment with new technologies and new approaches to network management. But for the majority of technology departments, Cisco equipment dominates.

Think about the middle manager in the IT department who is doing maintenance on the company's network. This manager is very unlikely to use products or technology outside the standard Cisco approach.

If the manager does something different than the norm and it doesn't work, he could lose his job immediately. There is a certain amount of inertia that will continue to support Cisco's revenue growth because of the company's strong technological and customer service reputation.

You can read our full write-up on Cisco Systems here.

Cisco shares currently pay a dividend of 26 cents a share per quarter… up from 21 cent per share a year ago. In the future, Cisco should increase this payment to shareholders. After all, the company is currently paying less than 50% of its earnings in the form of dividends.

The company is also undergoing a share buyback program — essentially decreasing the pool of available stock. This will make each remaining shares more valuable and will allow the company to pay larger dividends per share in the future.

Cisco is a great investment in the Canada Pension Plan, and it's a great buy for us as well. I would recommend buying shares of CSCO up to $35 per share.

Let's Keep in Touch

Now that you've got your first five positions for piggybacking the Canada Pension Plan, I would love to hear how you're doing.

Did you set up your new brokerage account? Which positions are you invested in? Have you received your first dividend check yet?

Moving forward, you can expect to hear from me on a weekly basis. I'll let you know what stocks I am watching, which income plays are working well and how we can continue to build on our Canada Pension Plan positions.

But I don't want the communication to all be one-sided.
I want to hear from you as well!

That's why I've set up a special email address for you. You can send your questions, comments and suggestions to AskZach@AgoraFinancial.com. Hearing from you is the best way for me to keep making our *Lifetime Income Report* service even better.

Today, I hope you've taken some big steps toward securing a lifetime of income from piggybacking the Canada Pension Plan. There are plenty of new income opportunities that I will be sending you in the near future, so please stay tuned!

Questions and Answers About the Canada Pension Plan

Dear *Lifetime Income Report* Subscriber,

The Canada Pension Plan (or CPP) has been an invaluable resource for us at *Lifetime Income Report*. As you probably know, we've been "piggybacking" this plan to capture lucrative income payments — all thanks to the savvy investment board at the CPP.

But what does it really *mean* to piggyback the Canada Pension Plan? And how can you take advantage of it? How much do you need to invest in the plan? And when can you expect your first checks to arrive?

These are some of the most common questions I've received from readers like you.

And I'm happy to receive them. Why?

Because that tells me you're serious about this exceptional opportunity and that you're ready to start taking advantage of it yourself. You may have additional questions as you get started, and I want you to feel free to ask me any you might have.

So let me go ahead and answer some of the most frequently asked questions I've received so far. And like I said, if you still have questions after looking through this report, I'd love to hear from you. I'll share my email address with you at the end of our Q&A discussion.

So let's get started!

Q: What exactly do you mean by "piggybacking" the Canada Pension Plan?

Great question…

As you've probably heard me say, the Canada Pension Plan is a revolutionary program designed to manage the retirement funds of Canadian citizens. The program is basically the Canadian equivalent of U.S. social security — but with one key distinction…

Instead of investing in government IOU's like the U.S. social security system, the CPP has hired a board of independent experts to invest its money in *free market* opportunities.

And so far, this board's investments have done exceedingly well.

Over the past 10 years, the board has created $129.5 billion worth of investment income, and generated an 8.0% annualized return. And that's in spite of the global financial crisis that crushed many other pension plans.

In short, this is one of the best investment programs I've ever seen.

The Canada Pension Plan prides itself on its full disclosure and its transparency. In fact, the CPP publishes a comprehensive list of all positions it holds, allowing us to see exactly where it's invested its capital.

And that's where our "piggybacking" strategy comes into play.

Since we can see every investment the Canada Pension Plan has made, we can make the same exact investments ourselves.

So when we buy the same positions the CPP board buys, we receive the same income payments the Canada Pension Plan receives. It's that simple. We're taking all the hard work and research the CPP experts put into their investment decisions, and using that expertise to guide our own investments.

Over the past few months, I've scoured the CPP's investment tables to find the very best CPP income opportunities. I then put together my special report, *The 3-Step Process for Piggybacking the Canada Pension Plan*, to show you exactly how to invest in these opportunities yourself.

In case you haven't seen the report yet, you can access your copy of the report here.

Q: How can this be a legitimate source of income for me?

Since the Canada Pension Plan publicly discloses all its investments, anyone can take advantage of this plan simply by investing in the same income opportunities the CPP board of experts has selected.

Like I said, it's that simple.

The only risk those of us who don't live in Canada face is if the CPP board decides to stop disclosing its investments. But I don't expect that to happen because the board places the utmost value on its transparency.

So for today — and for years to come — we should be able to continue piggybacking the Canada Pension Plan without worry.

Q: Why do I need to open a brokerage account? And what type of account do I need?

Having a brokerage account is the easiest way to piggyback off the Canada Pension Plan.

Once you open a brokerage account, you're then able to buy and sell shares of stock… The same shares that the Canada Pension Plan is buying to generate income for Canadian beneficiaries.

For most investors, a basic level brokerage account will do the trick. Opening a simple brokerage account is simple, and I've included information on some of the most popular brokerage accounts in your special report. Again, you can access that report here.

If you have money in a retirement account such as an IRA, Roth IRA or SEP IRA, you can actually use your IRA to piggyback the Canada Pension Plan, as well.

For many investors, that's a great way to shield your income from the IRS because your IRA doesn't require you to pay taxes until you pull your cash out. And you never pay taxes on income in your Roth IRA.

The bottom line is that any standard brokerage account will allow you to piggyback the CPP, and if you have an IRA, you can use that too.

Q: How will I receive my checks? And when will they arrive?

The income you receive will come directly from the companies we're investing in.

Once you begin buying stocks the Canada Pension Plan owns, it'll take a few weeks to a few months for the payments to start rolling in.

Each investment we purchase has a special date called the "ex-dividend" date. That's the cutoff date you need to own the stock by if you want to collect that period's dividend payment.

You'll need to make sure you own any stock we buy before the ex-dividend date. If you buy after, you won't get a payment for that period.

Companies typically send out the payment a few weeks after the ex-dividend date. That's because they need to get their records in order and make sure they have an accurate list of all investors. The payment date is the actual date on which you'll receive your check — again, typically a couple of weeks after the ex-dividend date.

If you open a traditional brokerage account like we discussed in the previous column, your payment will be deposited directly into your account. Just pull up your account and you'll see when the payment arrives.

If you have any questions, you can always call the brokerage customer service line and they'll be able to help you figure out when your payment will arrive.

Q: What are the different forms that I will need to fill out?

When you open your brokerage account, you'll need to fill out some basic paperwork. That's a simple process but if you have any questions, the brokerage customer service department will be happy to help you.

It's important to note that you do not need to fill out a separate form to take advantage of the Canada Pension Plan.

Remember, the investment board at the CPP has *fully disclosed* its investments. So you don't need any special forms or anything. It's all out in the open.

The only other form you may want to fill out is one that allows the companies we invest in to reinvest our dividend payments into new shares.

Many income investments have a special service called a Dividend Reinvestment Program (usually referred to as a DRIP). I've explained how these programs work in my special report *How to "Juice" the Dividend Payments on Your Favorite Stocks*.

If you haven't seen the report yet, you can access it here.

Q: How much money do I need to invest?

That's a tough question because everyone's situation is different. Each of us has different goals for retirement. We all have different levels of resources, and different levels of savings. So there is no "one size fits all" answer.

That's exactly why we created our special website (PiggybackRetirement.com). It's designed to help you determine how much you need to invest in our piggybacking program, based on the goals you enter. (You can access this page with the password: **Piggyback789**).

Now, regulations don't allow me to tell you specifically how much to invest. We're not an investment advisory and any individual investment advice I give you could land us in hot water.

But our PiggybackRetirement.com site is designed to help you determine how much you need to invest to meet — and even exceed — your retirement goals.

What other questions do you have for me?

I love hearing from you. Your questions and comments help me know when I'm doing a good job, and when I need to do a better job.

I assure you that I read every single email you send me.

If you have a question I didn't answer, or a comment you'd like to make about our particular opportunities, or anything else on your mind, please send me an email at AskZach@AgoraFinancial.com.

While I'm not allowed to answer your questions directly, I can use your questions in future alerts so that other subscribers benefit from the answer.

So please send me your emails today and let me know what you think of our "piggybacking" strategy.

How to Earn Bonus Payouts From Stocks — Even if They Don't Pay Dividends!

Collecting stock dividends may seem like a slow road to wealth — but these little payments can quickly add up. And at *Lifetime Income Report*, you'll discover great companies making oversized payouts that can help you build your nest egg as fast as possible.

But there's another income strategy I'd like to tell you about today — a simple technique for boosting the money you receive from your stocks.

In fact, it can help you earn payouts from stocks that don't even pay dividends!

It's fast, easy and relatively low risk. You should have no trouble using this strategy in your regular brokerage account. Heck, it's so low risk that you might be able to use this strategy in your IRA.

It's called writing covered calls… and mastering it is simply a matter of understanding what you're getting into.

So let me break it down for you.

Examining Your Options

First, let me get this out of the way — this strategy involves stock options. And if you know anything about investing, you may know that stock options tend to have a bad reputation.

For one thing, the terminology can be intimidating, with terms like "contracts" and "premiums" to wrap your head around. They can sound complicated, too, with myriad "strike prices" to consider and "expiration dates" to keep track of.

Then there are the scare stories about how risky options can be… and how a frighteningly large number of stock options "expire worthless."

But don't let any of that bother you. While it's true that options are a little more complicated than simple stocks, they're really not that hard to understand. And while most investors do lose money on options, it's very easy for you to avoid their mistakes. (Hint: It involves playing options the opposite way most investors do.)

The truth is, with this strategy, you'll have huge income potential with very little work or risk on your part.

So let's start with the absolute basics.

An option is a standardized contract that trades alongside stocks on the major exchanges. That means you can use a broker to buy and sell an option just like a stock. And as with a stock, an option's price goes up and down in response to market conditions.

The biggest difference between stock trading and options trading is what you're trading.

Stocks shares, of course, represent part ownership in a company. When you buy a stock, you buy a part of the company. When you sell your stock, you give up that ownership.

Options are a little more complicated.

An options contract gives its owner the right, but not the obligation, to buy or sell a stock at a predetermined price by a predetermined date.

The predetermined price is called a strike price, and the predetermined date is called the expiration date. The option's price — how much it costs to buy, or how much someone receives for selling it — is called the premium.

There are two types of options — puts and calls.

Buying a put option gives you the right to sell 100 shares of its underlying stock.

Buying a call option gives you the right to buy 100 shares of its underlying stock.

Since the strategy that lets you earn bonus payouts from any stock revolves around call options, let me tell you exactly how they work. And to make it easy to follow, I'll use a stock you may be familiar with.

How Calls Work

Microsoft (MSFT) has been in the *Lifetime Income Report* portfolio since June 2014. Like every stock, its price and dividend yield fluctuate daily. But let's just say it's January and the stock's price is currently $53.

Now, let's say that you buy a call option on Microsoft with a strike price of $57.50 that expires in June. And let's say that option costs you $1.75 a share, or $175 total. (Option prices are quoted "per share," but since they cover 100 shares of stock, you must multiply the per share price by 100 to get the true price.)

By spending $175 for the Microsoft option, you have the power to buy 100 shares of Microsoft for $57.50 — no matter what the current share price is. If shares rise to $60, you can exercise your right to buy the stock… paying $5,750 for 100 shares of stock worth $6,000. If the stock goes to $65, you can still exercise your option buy them for $57.50 apiece. The sky is literally the limit!

The hitch is that you have to cash out by the June expiration date. After that day, your contract expires, you lose your rights to MSFT stock and you lose the premium you paid for the stock.

Even worse, the stock must trade above your option's strike price for the call option to pay off. After all, if the stock is trading for $55, you wouldn't exercise your right to buy 100 shares of MSFT for $57.50.

And if Microsoft doesn't trade above $57.50 before your option expires, you stand to lose every cent you paid for the option.

If you're thinking a lot has to go right for this strategy to make any sense, you are 100% correct. In fact, a large majority of options expire worthless, meaning people often lose all of the money they've paid for an option.

But my strategy is all about making money, not paying it. So I'm only concerned with the other side of that trade. I'm talking about being the person who sells the calls.

You see, just like with stocks, there are two sides to every options trade. To buy a stock, someone has to sell it to you. To buy an option, you need a seller. The difference is that instead of selling you their ownership in a company, an option seller is selling a commitment to honor the options contract.

It's called writing options, and it's a way to put instant cash into your account.

Calling More Income

When you sell (write) a call option, you agree to sell a stock at the option's strike price — but only if the stock price is above the strike price. Again, there's a time limit for this to happen, and you are paid a premium you get to keep.

To show you how it works, let's reverse the example I used earlier.

Let's say you were able to buy 100 shares of Microsoft when I recommended them in June 2014 for around $42 a share. And let's say they've risen in price to $53, all while paying an average quarterly dividend of 31 cents a share.

That's not bad… but you could consider boosting your payouts from Microsoft by selling calls options against your shares. Let's say you decide to sell an MSFT call option with a strike price of $57.50 that expires in June.

To do that, you'd tell your broker you want to "sell to open" a Microsoft June $57.50 call option. (This is just an example, not an actual recommendation.)

Your broker will essentially create a call options contract for you. Then he will sell the contract on the open market, where you'll be randomly paired with someone looking to buy a Microsoft June $57.50 call option.

Whoever buys it will pay the current market price for the option. Let's say the going price is $175, just like in the call buying example. Once the sale goes through, that $175 (the premium) will go directly into your account.

That's instant income!

Now, keep in mind you're on the hook to sell 100 shares of Microsoft to the call buyer if he exercises his rights. But with a strike price of $57.50, the buyer will only exercise his rights if shares trade above $57.50.

If shares of MSFT never trade above $57.50, the option will never be exercised. When it expires, you get to keep your shares PLUS the premium you received for selling the call option. You also get to collect any dividends Microsoft pays out while you're holding the stock.

In other words, you're effortlessly collecting "bonus" income with very little work. And that's not the end of it… because when the calls expire, you can collect more payout by writing new calls against the stock.

But what if the shares go above $57.50 and the call is exercised? No sweat!

Let's say Microsoft goes to $58 a share and the call is exercised. You're already holding 100 shares of stock, so your call is covered. It is, in fact, a covered call.

So your broker will automatically sell the shares from your account. You'll be paid $57.50 a share — a profit of $15.50 a share from your $42 purchase price. You'll also get to keep the premium you received for selling the call in the first place — not to mention all the dividends you collected the entire time you held the shares.

Without lifting a finger, you've collected a respectable profit!

Of course, the downside is that you no longer own the Microsoft shares. You'll miss out on future dividend payments, not to mention any capital gains if the stock continues trading higher.

That's why I suggest strongly adhering to three rules before you use a covered call strategy.

Three Rules for Writing Calls for Income

First, you MUST own shares of the stock you write calls on — 100 shares of stock for every call contract you want to sell.

Imagine writing a $57.50 call on Microsoft but not owning any shares. If they're called away, you'll need to buy them on the open market…at whatever price they happen to be. If they're selling for $60… guess what? You have to buy 100 shares for $60 each and then sell them for $57.50. Ouch!

If you already own the shares, it won't really matter what the going market price is.

Second, only write calls against stocks that you are able and willing to part with. In other words, sell calls fully expecting them to be exercised. If you'll miss the shares for any reason, don't risk having them called away.

And third, make sure that you pick a strike price that is attractive. Remember, the strike price is the agreed-upon price that you will sell your stock for if the owner of the call contract decides to "exercise" his right to buy shares from you.

Since you can pick any strike price, make sure you pick one that gives you a fair price for selling your stock. If you'd be unhappy selling your Microsoft shares for $57.50 each, don't sell calls with a $57.50 strike price.

If you're prepared to follow these rules, you'll find that selling calls against your stocks is an easy and relatively safe way to boost your portfolio's income. But before you start writing options, there are a few steps you may need to take.

How to Start Trading

As I said earlier, you should be able to sell call options right from your current brokerage account. Depending on the broker, you might even be able to sell covered calls in your IRA.

But first, you may need to ask your broker for permission to make options trades.

Brokers have an obligation to make sure their clients don't get in over their heads. So they don't let you trade options willy-nilly. That's why clients must meet certain requirements before they're allowed to start trading options.

To simplify the process, brokers often break specific types of options trades into "levels" or "tiers." In general, the higher the level or tier, the more risky the activity.

But levels and tiers are not universal — brokers set their own levels and tiers, plus the criteria for each one. So what one broker considers a "Level 1" trade might be a "Level 3" trade at another broker.

Luckily, writing covered calls is considered very low risk, so it should be fairly easy for you to get permission. Simply look on your broker's website for options trading, fill out the required forms for permission to sell covered calls and then wait for your broker's approval.

After that, it's merely a matter of finding the option you want to sell.

Look for a button on your broker's Web page to trade options, enter the stock symbol and then look for an "option chain" or a way to manually enter the expiration and the strike price. When in doubt, call your broker to figure out where to find the option you want to sell.

Just remember to follow the rules I set out for you and you'll be 100% in control of any risks.

Before you know it, you may soon find yourself inside of a comfortable income loop. You'll buy shares of stock and then collect extra income by selling calls against your shares. If the calls expire worthless, you'll sell new calls — collecting even more bonus income. And if the calls are exercised, you'll earn a nice profit on your position.

Use this trick to earn income from stocks that don't pay dividends…or to increase the money you receive from dividend-paying stocks.

And look for even more income-boosting strategies in future issues of *Lifetime Income Report*!

P.S. Covered call writing is just one way options can boost your portfolio's income potential. In fact, combined with another simple option selling strategy, you can create what's virtually a perpetual income machine.

This method requires a lot of starting capital — $20,000 or more — and is a little riskier than covered call writing alone. That's why I share it with only a small group of readers. But if done right, it can lead to at least $1,000 in extra income every month. Click here if you'd like to learn more.

How You Can Legally "Tax Back" the U.S. Government for $1,720, $6,988 or More!

In the following pages, I'm going to show you everything you need to know to "tax back" the U.S. government.

By no stretch of the imagination could you use this little-known loophole to make hundreds or thousands per year. In fact, some folks are already cashing in like clockwork.

…$2,924 for Kora Falan

…$2,021 for Sam Pennoy

…$4,300 for John West

…$6,988 for Robert Bass

…$2,300 for Daniel Kirby

…$3,440 for Giselle Damon

…$5,177 for Peter Lyon

This "tax back" money is 100% legal — in fact, as you'll see, it's actually mandated by law.

Best of all, if you follow the instructions I outline in this report, you can join the folks above and collect your very first "tax back" check **starting April 22, 2016**.

This may be the single best income opportunity for 2016 — and beyond. And I'm sure you're ready to get started.

But before we get to the specifics of how to grab your first check, let's first talk about why this is so important…

Instead of Taking… Uncle Sam Is Giving!

You see, when it comes to taking Americans' hard-earned cash, no one does a better job than the United States government.

According to stats from the Bureau of Labor Statistics, the average American will have likely "worked" over 27 years for the U.S. government.

That's your hard work. Money you made. Only to hand 27 years worth of income tax over to the government. And that's only income tax!

Income tax, sales tax, property tax…The government takes our money when we make it and spend it…

Just take a look at some of these silly — yet costly — taxes:

- **In Maryland, there's a "rain tax" and a "flush tax".**
- **In New York City, there's a tax on sliced bagels.**
- **In Durham, North Carolina, there's a tax on pets.**
- **In Arkansas, they tax you if you get a tattoo.**
- **In Maine, there's a tax if you grow, handle, sell or purchase blueberries.**

I'm sure you get my point. When it comes to taxes, the government knows how to take.

The worst part is the second half of the equation. The government frivolously spends on mismanaged projects and dead-end proposals — things like teaching monkeys how to gamble, a $1.97 million Facebook page and PR for fossil enthusiasts and a $2.1 million campaign to boost tourism to Lebanon…

Any way you look at it, it's a frustrating situation for hardworking taxpayers!

That's why the opportunity I want to share with you today is so important. You see, instead of taking, this time, Uncle Sam is actually giving!

And while the "tax back" checks may amount to peanuts for the U.S. government — it can add up to some serious money for investors like you and me.

Payments can range from anywhere from a couple hundred dollars all the way up to $6,988 or more. Frankly, it's up to you.

So without further ado, here's how it works…

The World's Largest Employer

The U.S. government is the world's largest employer — with a total of 4.2 million federal employees. Take out the military and you still have 2.7 million workers — more employees than Wal-Mart or McDonald's has worldwide!

All of those employees need a place to work, so you'd probably expect the government to own a bunch of office buildings for them. After all, the federal government owns nearly 640 million acres of land…about 28% of the total land area in the United States.

But the truth is the federal government turns to the private sector for a lot of its office needs…renting space from somebody else just like any other business. At last count, it was leasing over 55,000 properties.

Take, for example, this location on the East Coast…

This building is home to the Treasury Department for the state of New Jersey — including the Division of Pensions and Benefits.

However, the U.S. government does not own this building.

Instead, it rents it from the private sector…and pays $7,362,000 a year in rent!

Or how about this building?

This is the Department of Homeland Security and U.S. Immigration office. But once again, the U.S. government does not own this property…it leases it from a private company — paying over $17,400,000 a year in rent!

This is the government we're talking about… it doesn't necessarily rent efficiently. It has a lot of taxpayer cash at its disposal, which means it doesn't worry about how much it pays in rent. And it likes to stay in place, locking in long-term leases. Plus, it makes a point of paying its rent on time.

In order to "tax back" the government, we have to look at this private sector the government uses to find offices for its employees. That's because shortly after WWII, this sector created an instrument that allows investors to take rent payments directly from the government.

A Revolutionary Investment Tool

In 1960, Dwight D. Eisenhower signed the Cigar Excise Tax Extension Act. Don't let the name fool you… it wasn't just a law forcing people to pay a little extra for a stogie. Buried in its provisions was a new way for individuals to invest in commercial real estate.

Before 1960, real estate investments were too risky and too expensive for everyday people. So Congress changed that by creating a way for investors to pool their money to collectively buy income-producing properties. That helped spread out the risk and allowed investors to earn a share of the profits.

The instruments President Eisenhower signed into existence are still around today. They're called real estate investment trusts, more commonly known as REITs (pronounced "reets").

Undoubtedly, it's through the use of REITs that we are able to "tax back" the U.S. government!

Most REITs trade on the major stock exchanges, just like any other stock. Each share represents an ownership stake in a real estate venture — anything from a single office building to a group of single-family homes and more. REITs earn money by renting out the properties they own or outright selling them.

To encourage groups to create REITs, Congress gave them a fairly nice incentive — qualified REITs don't pay a cent in corporate income tax. So no matter if the REIT collects income by renting to tenants or through mortgage payments, it doesn't pay a dime on that income. But in exchange, the REIT must pay 90% of its (otherwise taxable) income to shareholders.

Let me say that again…

By law, a REIT must pay out 90% of its profits to shareholders.

That gives REITs some of the highest income yields on Wall Street. In fact, the average REIT yields nearly 4% — twice the average yield of the S&P 500. (To say nothing about the ultra-low interest rates the average savings account or certificate of deposit pays these days.)

So you see, shareholders of a REIT are essentially landlords or owners of the properties the REIT holds! When a business pays rent, the REIT distributes the rent to owners in the form of dividends.

It's that simple!

As you've probably guessed, the REIT I'm about to introduce you to owns properties that cater to the U.S. government — one of the best tenants you could ask for. And this company is giving investors the ability to earn back their taxes by charging the government for rent.

Meet Uncle Sam's Landlord

Government Properties Income Trust (NYSE: GOV), as the name would suggest, is a real estate investment trust that owns and invests in properties that are leased to government tenants.

Now, I don't mean some local police department or bingo hall from the '70s. GOV's tenants include agencies such as U.S. Customs and Immigration, the FBI, the CDC, the FDA and the Department of Homeland Security.

Just check out the complete list on the next page!

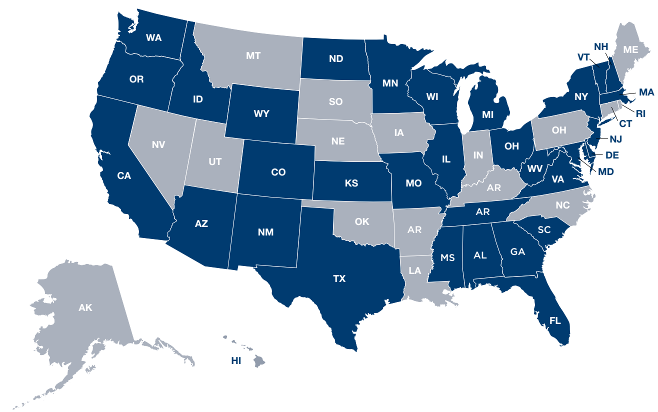
These are the organizations that insure the well-being of the United States and have some of the largest budgets behind the U.S. military.

Big-budget tenants are a great thing if you are a landlord — you can always expect rent when it's due!

Remember, Government Properties Income Trust is a private company that buys the buildings and then leases them back to the U.S. government.

TENANT	RENTABLE SQ. FT	% OF TOTAL RENTABLE SQ. FT.	% OF ANNUALIZED RENTAL INCOME
U.S. Government:			
1. U.S Customs & Immigration Service	718,169	6.7%	11.6%
2. Internal Revenue Service	1,041,806	9.7%	8.7%
3. U.S. Government	406,388	3.8%	5.0%
4. Federal Bureau of Investigation	304,257	2.8%	3.5%
5. Department of Justice	221,701	2.1%	3.1%
6. Department of Veterans Affairs	295,172	2.8%	2.9%
7. Centers or Disease Control	297,890	2.7%	2.5%
8. Defence Intelligence Agency	266,000	2.5%	2.2%
9. Department of Homeland Security	125,153	1.2%	2.0%
10. Social Security Administration	189,645	1.8%	1.9%
11. National Business Center	212,996	2.0%	1.9%
12. National Park Service	166,745	1.6%	1.9%
13. Department of Energy	220,702	2.1%	1.9%
14. U.S. Courts	115,366	1.1%	1.8%
15. Natural Resource Center	150,551	1.4%	1.5%
16. Department of Health and Human Services	128,645	1.2%	1.4%
17. Drug Enforcement Agency	147,955	1.4%	1.3%
18. National Archives and Record Administration	352,064	3.3%	1.3%
19. Bureau of Land Management	154,280	1.5%	1.1%
20. Department of State	89,058	0.8%	1.1%
21. U.S. Postal Service	321,800	3.0%	1.0%
22. Defense Nuclear Facilities Board	58,931	0.6%	1.0%
23. Occupational Health and Safety Administration	57,770	0.5%	0.9%
24. Military Entrance Processing Station	56,931	0.5%	0.8%
25. FInancial Management Service	87,993	0.8%	0.8%
26. Centers for Medicare and Medicaid Services	78,361	0.7%	0.8%
27. Department of Housing and Urban Development	88,559	0.8%	0.7%
28. Environmental Protection Agency	43,232	0.4%	0.6%
29. Department of the Army	228,108	2.1%	0.6%
30. Food and Drug Administration	33,398	0.3%	0.4%
31. Department of Defense	31,030	0.3%	0.3%
32. Bureau of Prisons	51,138	0.5%	0.3%
33. Equal Employment Opportunity Commission	19,409	0.2%	0.2%
34. Small Business Administration	8,575	0.1%	0.1%
35. Executive Office for Immigration Review	5,500	0.1%	0.1%
36. Non Government	10,080	0.1%	0.1%
37. Department of Labor	6,459	0.1%	0.0%
Subtotal U.S. Government	6,781,817	63.5%	67.0%

TENANT	RENTABLE SQ. FT	% OF TOTAL RENTABLE SQ. FT.	% OF ANNUALIZED RENTAL INCOME
State Government:			
1. State of California — six agency occupants	416,852	3.9%	4.2%
2. Commonwealth of Massachusetss — three agency occupants	307,119	2.9%	4.0%
3. Commonwealth of Virginia — seven agency occupants	255,241	2.4%	2.3%
4. State of Georgia — Department of Transportation	293,035	2.7%	2.3%
5. State of New Jersey — one agency occupant	173,189	1.6%	1.9%
6. State of Oregon — two agency occupants	199,018	1.9%	1.9%
7. State of Washington — Social and Health Services	111,908	1.0%	1.1%
8. State of Arizona — Northern Arizona University	66,743	0.6%	0.6%
9. State of Maryland — two agency occupants	84,674	0.8%	0.5%
10. State of South Carolina — four agency occupants	121,561	0.8%	0.5%
11. State of Minnesota — Minnesota State Lottery	61,426	1.1%	0.5%
12. State of New York — Department of Agriculture	64,000	0.6%	0.4%
Subtotal State Government	2,154,766	20.1%	20.3%
The United Nations	187,060	1.7%	4.5%
Municipalities	111,595	1.0%	1.0%
146 Non-Government Tenants	879,763	8.2%	7.2%
Subtotal Leased Rentable Square Feet	10,115,001	94.5%	100.0%
Available for Lease	585,963	5.5%	—
Total Rentable Square Feet	10,700,964	100.0%	100.0%



In case you didn't notice, GOV is the company that owns the New Jersey Treasury and Department of Homeland Security buildings I mentioned above!

In fact, the government is leasing buildings like these in 31 out of the 50 states… all the states you see shaded in dark blue above.

In total, there are at least 69 other properties…filled with thousands of government workers…that are all privately owned by GOV.

Every month, GOV rakes in rent payments from all of these buildings, and here's how the "tax back" program works…

Our "Tax Back" Opportunity Revealed!

Since GOV is publically traded company, their shares trade on the New York Stock Exchange.

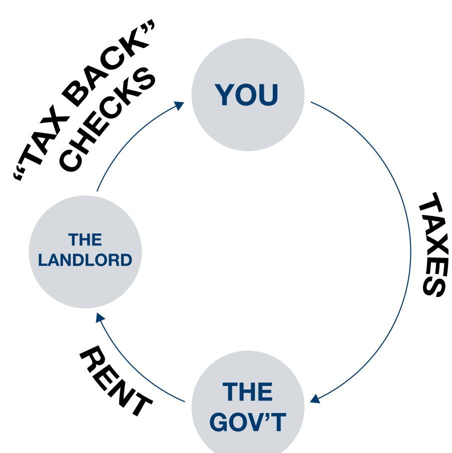
When you buy shares of GOV, you are buying *actual ownership* of the company. It might be a small percentage, but remember, shares of stocks are certificates of ownership.

Because GOV operates as a government landlord, when the government makes rent payments, it is paying you, the owner.

GOV distributes these payments as quarterly dividends by law. It's that simple!

Check out the circular flow of funds on the right.

Those "tax back" checks are rent payments converted into dividends. And GOV has been paying them like clockwork since they opened shop in 2009.



And with an automatic 11.0% yield on your investment, you'll be getting a nice payment from the government within a few months of signing up!

In fact, all you need to do is own shares of GOV by the next expected ex-dividend date: April 22, 2016. If you're a shareholder by then, you'll be on the list to collect a 43 cent quarterly dividend. So while you may be able to get only one tax refund from the U.S. government, you can stand to collect FOUR "tax back" checks from Government Properties Income Trust in the form of dividend payments.

The Financial Breakdown — Here's Why I Love GOV…

GOV is not the largest REIT, but it is one of the best pure-play options available— 93% of revenue comes from government tenants. GOV has 71 buildings under their management with 10.7 million square feet of space — that's a lot of room for government workers!

In 2015, its tenants paid $249 million in rent. And since 2010, GOV has increased their rental income by 113%. So while rent payments are almost guaranteed by the U.S. government, they are also increasing year after year.

Additionally, GOV tends to sign their tenants to incredibly long leases. Their average lease has 4.7 years remaining! And that is just the average. Some tenants have much longer leases — 9.5% of leases are set to expire after 2025.

So with incredibly long leases, you can expect this income for years to come. With the U.S. government being the one paying the rent, you can be sure these payments will keep on coming (forgoing economic collapse, but in that case, we are screwed anyway).

Now I'd like to explain some technical aspects of GOV. The financial language might be a mouthful, but don't worry. I'll explain everything you need to know — after all, that's what I do as your editor of *Lifetime Income Report*!

When valuing a company, looking at the bottom line of the financial statements is always a good place to get a gist of their performance. But when looking at an REIT, we have a fancy term called "adjusted funds from operations" (AFFO), which is a better indicator of performance. Adjusted funds from operations is basically net income, but excludes a couple of factors that make it more appropriate for a REIT's business model.

From 2010–2015, GOV consistently increased their adjusted funds from operations per share (AFFOPS), which is the equivalent of earnings per share for a REIT. Typically, this is a good financial indicator for a company and shows they are growing. It means they are making more money for shareholders every year. At the same time, their "price to adjusted funds from operations" has decreased, which means that shares have gotten cheaper while earnings have increased — another positive financial indicator.

Add it all up and things are looking good! But there is a reason I like GOV now more than ever…

Why 2016 Came at the Perfect Time

Back in 2015, GOV took a 28% stake in a company called Select Income REIT (SIR), another real estate investment trust. Even though GOV had consistently increased their AFFOPS and had other positive financial gains, the market thought that their strength had been compromised with the purchase of SIR. Investors believed that SIR was a poor choice for GOV, and GOV's share price began a downward trend.

However, as I will explain in a moment, my team of analysts thinks this is a tremendous opportunity to pick up shares of GOV at a steep discount.

Remember, GOV has consistently increased their AFFOPS year over year — their performance has been improving! Additionally, SIR recently reported earnings and showed signs of strength. They beat estimates, improved AFFO and increased assets under management. The move was an indication that GOV was not in as bad a shape as investors had initially thought.

It's All North From Here!

Government Properties Income Trust — 1-Month Chart

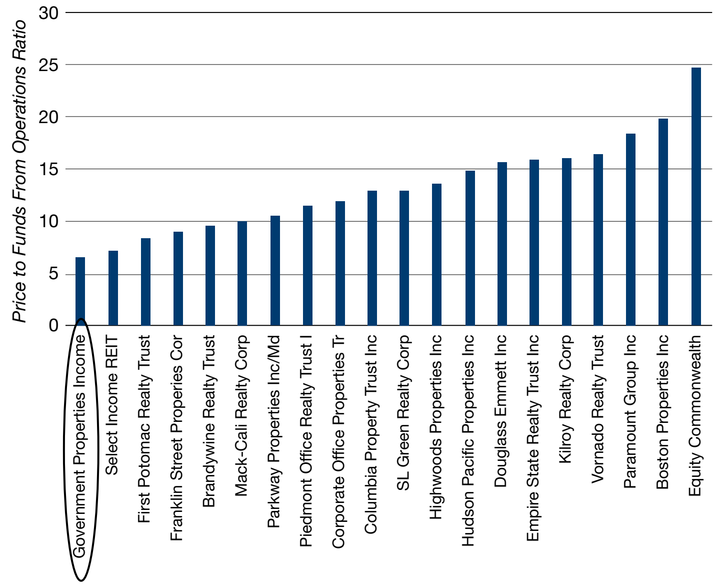
In fact, the market is already showing signs of rapid change in sentiment. GOV's one-month stock price shows how investors have reacted to the positive news.

As you can see from the graph, people are grabbing shares left and right. Statistically speaking, GOV is the most undervalued REIT in their industry. If we take a look at the price-to-funds from operations ratio for all companies in their industry, you will see how discounted GOV is when compared with their competitors.

In the graph on the right, you can see that GOV is the cheapest company when compared with their competitors. They have the lowest price-to-funds from operations ratio, which means they have the lowest stock price when compared with the amount of cash they are generating. Remember, an REIT must pay out 90% of its income to investors, so GOV gives you a chance to score big dividend payments for cheap — not to mention the potential for tremendous capital gains.

GOV is the Best Bargain!

Price to Funds from Operations Ratio



Now's Your Chance to Cash in on GOV

From our view and statistical standpoint, GOV is undervalued and now is the time to buy! At its current price, the stock yields 11.0%, which puts it far ahead of the average REIT and its competitors, let alone the S&P 500.

Not only is GOV the cheapest company of the office REIT industry, but it has one of the most reliable tenants in the world — the U.S. government. The price of GOV has been trending upward, and I recommend purchasing shares now, while they are still priced at a bargain.

For every share you purchase, you should expect $1.72 in yearly income. So if you owned 1,000 shares, you would have received checks totaling $1,720 from the company in 2015.

Put it all together and it's a nearly unbeatable combination. GOV is your chance to regain some of the money you pay in taxes. Pick up some shares and proudly tell your friends that Uncle Sam is paying you rent!

Action to take: BUY shares of Government Properties Income Trust (NYSE: GOV).

Note: *Remember, GOV is a stock that is traded between investors. It has the ability to rise and fall in price. If investors like GOV's business, they will buy shares and it will trade higher. But if they think the business will run into trouble, investors will sell, sending the share price lower. It is important to remember the risks when purchasing shares of a company that are traded on a stock exchange, and GOV is no exception — it is not immune to those risks.*

Stay Tuned for Updates on GOV and More!

So there you have it — a great way to make extra income by "taxing back" the U.S. government!

After all those years of hard work and relentless taxes, now is your chance to have the government pay you for a change!

Moving forward, I'll be consistently monitoring GOV and staying on top of any new information. As news surfaces, I'll keep you posted through email alerts.

Stay tuned for more information PLUS exciting new opportunities to grow your wealth from America's best income strategies.

That's all for now. Thanks for reading.

The Pentagon Retirement Plan

by Byron King

Dear Lifetime Income Report *Reader,*

Nuclear submarines… unmanned drones… missile-destroying lasers…

It sounds like the makings of a Hollywood movie. But they're actually ways U.S. defense spending could bolster your retirement!

My colleague Byron King wants to tell you all about it. After working with the Chief of Naval Operations and the Secretary of the Navy, Byron has developed an impressive list of contacts to get the inside scoop on new weapons and military spending initiatives. And he's uncovered how the next round of Pentagon spending could lead to steady dividend payouts and a chance for long-term capital gains — the perfect foundation for a retirement account.

So as a special thank-you for upgrading your Lifetime Income Report *subscription, I've asked him to share some of his research with you.*

Just remember that this is Byron's analysis, not mine, so I won't follow these stocks in our portfolio. While I may research them down the road, for now just consider them bonus recommendations.

Keep reading for more, and here's to your growing income!

Zach Scheidt
Editor, Lifetime Income Report

The U.S. government could be your ticket to a well-funded, well-deserved retirement.

I'm not talking about Social Security, of course. The average Social Security recipient gets just $1,329 a month on average. If that's enough to live on and enjoy your life, please let me know your secret.

No, I'm talking about taking advantage of the *other* place the U.S. government sends a big chunk of its money — up to $615 billion a year. I mean none other than the U.S. military.

The fact is, our nation has always needed a strong defense… and always will. You can take advantage of this fact to fund your retirement.

Don't worry, though. I'm not suggesting you go and enlist. (And if you have enlisted, I thank you for your service.) The key here is to follow the money. Sure, a lot of it goes to paying our brave sailors' and soldiers' salaries. But a much larger share goes to private companies… firms not only producing our current weapons of war, but also hard at work on the next generation of arms.

We're seeing the rise of autonomous drones, cutting-edge ships and submarines and high-tech lasers for missle defense — all the things that will keep us one step ahead of our enemies.

The companies developing these weapons have already racked up huge government contracts. The money will continue rolling in. And their stocks will continue their upward march. Many also pay dividends, small payments that can quickly add up — further boosting your retirement funds.

Here's a look at three stocks that can form the basis for your Pentagon retirement plan.

Pentagon Retirement Play #1: Raytheon Co.

Headquartered in Waltham, Mass., just outside of Boston, **Raytheon Co. (RTN: NYSE)** is the key supplier of critical, defense-related products. Founded as a humble refrigerator company, today Raytheon employs about 61,000 worldwide.

It's a big company, with a market cap of $37 billion — and growing. Indeed, shares are trading well over $120, not far below its all time high of $128 a share hit in December 2015. The price-earnings ratio is at about 19. Earnings are strong, and the dividend yield is a respectable 2.1%.

Clearly, Raytheon is a hot runner in the stock market of late. What does this tell us? What makes Raytheon such an attractive investment? Is Raytheon a key defense contractor of the future? In short, what is it about this particular company that radiates such light from the gods, so to speak?

The Sharpest of Cutting Edges

You can trace Raytheon incredible success back to 1940, when British representatives secretly presented an entirely new form of technology to the U.S. called a "magnetron," which generated microwaves. To make a long story short, magnetrons form the basis for what we call radar — "radio detection and ranging."

Under the highest security protocols, the U.S. government searched for organizations and companies capable of mass-producing magnetrons and installing them into radar systems for ground stations, ships and even for aircraft. By late 1940, Raytheon had a secret government contract to produce magnetrons and build radars.

As the war progressed, Raytheon SG radars became standard technology for providing vital "situational awareness" to commanders during all of the major air and naval battles of the war. When the war ended, in 1945, Raytheon had produced about 80% of all magnetrons used in the conflict.

To make another long story short, in the years following World War II, Raytheon essentially invented the guided missile in 1950, when its first test destroyed a target aircraft in flight. Then, the Korean War broke out. Raytheon received extensive contracts for more and more weapons, across a range of capabilities.

Since the Korean War days, and over the past 60 years and more, the scope of Raytheon's efforts has been breathtaking. The short version is that Raytheon received military contracts that turned into the U.S. military's most important guided missiles, including the air-to-air "Sidewinder," "Sparrow" and "Phoenix" systems, as well as the "Hawk" and "Patriot" air defense missiles.

Cold War to the Present

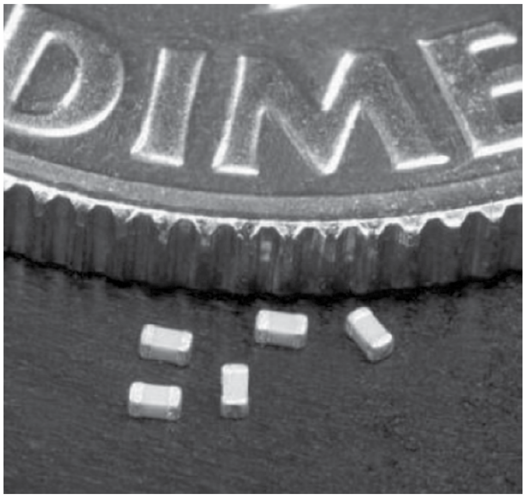
As is the case with all large companies, over time, Raytheon made acquisitions and divestments. Things come, and things go, depending on circumstances. There's plenty of history.

More recently, in 1991, during the Persian Gulf War, Raytheon's Patriot missile earned international exposure, moving from an "air defense" mode to shooting down Iraqi "Scud" missiles. This operational success resulted in a substantial increase in foreign sales, and eventually led to a partnership with the Israelis to develop the "Iron Dome" system that now defends that country from incoming rounds.

As the Cold War unwound, in the 1990s, other U.S. defense companies exited the field or went out of business. In this environment, Raytheon bought many outstanding firms and/or assets at a relative bargain. This includes the former electronic warfare leader E-Systems as well as the defense units of Texas Instruments and Hughes Aircraft.

In the process, Raytheon acquired the underwater torpedo businesses of Honeywell, Westinghouse and Gould. Thus, Raytheon is now the sole supplier to the U.S. Navy and other foreign governments of lightweight Mk-54 torpedoes and the heavyweight Mk-48 submarine-launched weapon.

Today, Raytheon's defense-oriented business units produce air-, sea- and land-launched missiles, aircraft radar systems, weapon sighting and targeting systems, communication and battle-management systems and satellite components.



Miniaturized Raytheon chips for Patriot missile, next to a dime. Raytheon Photo.

For example, you'll find Raytheon radars in the front end of the F-15 Eagle, F-16 Fighting Falcon, F/A-18 Hornet and F-22 Raptor aircraft. That, and the B-2 Spirit bomber. Plus, Raytheon radars are inside an entire range of drone aircraft.

Other Raytheon programs include the Space Tracking and Surveillance System (STSS), which is part of the Ballistic Missile Defense Organization (BMDO). These systems, working with related Raytheon products, have been serially successful in proving the concept of shooting down missiles at many phases of their flight path, and indeed have shown a capability to destroy satellites in orbit.

Meanwhile, Raytheon is a leader in laser systems, too, having pioneered the first working model in 1959. Today, Raytheon laser components are moving into the field and fleet for U.S. military operational testing and evaluation.

Not to overload you, but Raytheon also boasts a strong "homeland security" business segment. This includes systems for detecting contraband — particularly, radioactive materials — at border crossings.

And Raytheon is a leader in developing specialized, miniature semiconductor materials for the electronics industry, including gallium arsenide (GaAs) and gallium nitride (GaN) components for next-generation detectors, radars and optical systems.

The Secret Sauce

It's accurate to say that for over 90 years, Raytheon has built its business as what's called a "High-Reliability Organization." In general, Raytheon works in an environment where everyone — from top management to the factory floor — simply has to be preoccupied with the possibility of failure due to even the smallest imperfection.

This means that, institutionally, every "high reliability" organization has to understand what's at stake in the end product. No detail is too small. Simplification is not necessarily a virtue. Everything has to work, down to the tightest specification. This all requires an employment and work environment of continuous learning, with deference to technical expertise, and certainly to the laws of physics.

From the outside looking in, there's a certain long-term business logic on exhibit with Raytheon, which mirrors its product line. That is, one detects a crisp, no-nonsense approach to getting things done. Even a quick glance at Raytheon's quarterly earnings reports indicates the "high tolerance" style under which the company operates.

That is, when you look at Raytheon's public face — look at the numbers it reports to Wall Street — you see clean, polished facts. To mix metaphors, as with the company's missiles, there's nothing sticking out to corrupt the laminar flow. There's nothing in the slipstream disrupting boundary layers and creating turbulence.

Distilled to the essence, Raytheon is all about designing and selling ultra high-performance products to very demanding customers. That's a tough business. It's very hard to meet those specs all day, every day. It's even harder to do it for nine decades.

Still, from the look of things, Raytheon is the kind of company that will be in business for a long time to come. Today, 40% of Raytheon's sales come from abroad, and I expect that proportion to grow, bring more business along the way.

Action to take: Buy Raytheon (RTN: NYSE).

Pentagon Retirement Play #2: Northrop Grumman

Headquartered in West Falls Church, Va., **Northrop Grumman Corp. (NOC: NYSE)** has a market cap of $34 billion. NOC shares currently trade at about $185, after a 175% run-up since 2013. Still, there's room on the upside, so this is an "appreciation play," with the added bonus of a 1.73% dividend yield.

Northrop Grumman was formed in the early 1990s via the merger of two iconic American aerospace giants, in the wake of the U.S. military's post-Cold War downsizing. So with Northrop Grumman, we have two venerable lineages in one great company.

Today, Northrop Grumman is still pushing the envelope, with technologies like the B-2 stealth bomber, new naval UAVs, submarine drone launchers, satellite systems, biometric security systems and even unmanned undersea systems that are on the drawing board.

For starters, Northrop Grumman has developed truly impressive drones, such as the MQ-8 Fire Scout and the X-47B unmanned combat air system. These two aircraft have proved that unmanned systems can operate shipboard and probably represent a big part of the future of naval aviation.

Stealthy, fast and unmanned, the X-47B is a hint of where naval aviation is going over the next two decades — plus, it just looks butt-kicking mean. You can see it here, being catapulted off the deck of aircraft carrier USS George H.W. Bush:

The X-47B stealth drone, a first in naval aviation and a forerunner of future designs.

But even with an 11-carrier Navy, the United States just can't afford to post one in every potential hotspot, so Northrop Grumman is working on a system to deploy cheap, unmanned aircraft from all kinds of U.S. Navy platforms, including one you'd scarcely think possible. Take a look at the time-lapse photo on the right.

"Sea Robin" demonstration at the Atlantic Undersea Test & Evaluation Center, courtesy of U.S. Navy.

What you see is an edited image of a submerged U.S. Navy submarine launching an unmanned aerial vehicle, a drone. That's right, this isn't just an idea from the drawing board! Northrop Grumman made its first successful test launch in August 2013, and the Navy took interest.

Why would the Navy want to launch UAVs from submarines? Imagine the covert surveillance possibilities — combining quiet, hard-to-spot drones with an unseen delivery system that could put a UAV over any patch of water or shoreline and monitor activity… within just a few minutes.

And once it's up in the air, it can stay up there for a long time. In May 2015, a drone was able to autonomously refuel in midair. The X-47B sucked down 4,000 pounds of fuel from a tanker owned and operated by Omega Air Refueling, a private company that supplies refueling services to U.S. and allied military forces.

The U.S. military's increasing use of high-tech yet relatively low-cost systems like this will project force and accomplish missions we can't currently achieve. Yet there are even more cost-effective ways to maintain watch over America's shores — at least with a passive presence. And NOC has created one of the world's most elegant and effective passive undersea sensor systems.

It's called the Light Weight Wide Aperture Array Fiber-Optic Interferometer Hydrophone (LWWAA, for short), and it's a real marvel. It's basically an underwater listening device, what the Navy calls an "acoustic sensor," built on fiber-optic technology instead of traditional ceramic listening arrays.

LWWAA detectors keep the terrorists out. Courtesy of Northrop Grumman.

For years, these next-generation sensors have been installed as part of the sonar array on U.S. Navy Virginia-class fast attack submarines. But now their uses are expanding into harbor defense, where they can keep foreign submarines from penetrating the American coastline undetected.

Above is an example of LWWAA being deployed in support of port security.

This kind of tech could be installed in the shallow littoral waters where low-intensity conflicts often spread. The LWWAA system could be used to detect underwater sounds that might indicate, say, some terrorist diving to plant a mine, allowing other assets to show up and check things out. It goes without saying that it would make a great anti-submarine defense in a high-intensity conflict, too.

Future Outlook

In 2014, the company was awarded a handsome share of the Department of Defense's total defense contracts, including (not exhaustively):

- $6.2 million contract to supply communication equipment to the U.S. Army
- $12.4 million for supplying a Spectrum Monitoring Subsystem for the U.S. Army's Wideband Global SATCOM and Defense Satellite Communications System (NOC was the only contractor capable of meeting the contract specifications within the timeline)
- $15.8 million continuous diagnostics and mitigation contract by the Department of Homeland Security
- $15.9 million to support the U.S. Army's IDENT biometric security system
- $26.1 million to support and develop the U.S. Air Force's REMIS computer systems
- $43.5 million to upgrade the avionics of the U.S. Air Force's B-2 platforms
- $90 million in joint contract with Sierra Nevada to provide the U.S. Marine Corps with jamming devices that can prevent enemy explosive devices from detonating by remote command
- $200 million to support and upgrade the U.S. Air Force's GPS systems
- $350 million from the DHS to support the United States Computer Emergency Readiness Team (US-CERT).

And in 2015 it racked up it's racked up a $98 million contract with the U.S. Air Force, a $142 million contract with the Navy, a $37 million contract with Defense Logistics Agency and many more. Most notably, in October 2015 it won the a major military contract to build the Long Range Strike Bomber (LRSB), the next generation of American bomber aircraft. By some estimates, the initial order could bring in nearly $80 billion in revenues.

And that's just its domestic sales. For instance, it's expected to collect about $815 million for selling unmanned aircrafts to South Korea. With Asia expected to spend billions more, early investors could make a fortune from this stock.

Long story short, whatever shape U.S. military expenditures take as we move ahead in an era of smarter technology and tighter budgets, Northrop Grumman is a market-leading winner and gives us a solid shot to multiply our money on foreign military sales especially as China's neighbors arm up to deter aggression. As this stalwart continues to earn more foreign government contracts, you too can benefit!

Action to take: Buy Northrop Grumman Corp. (NOC: NYSE).

Pentagon Retirement Play #3: General Dynamics

As "safe" investments go, this company is tied up tight far into the future. If you buy into the idea, you'll stand to receive a decent dividend for the rest of your life — currently a 2% yield — along with likely capital gains over time. Shares in this company have done well in recent years, to be sure; however, there's still upside for current investors.

In **General Dynamics Corp. (GD: NYSE)**, we're dealing with a technology leader that only gets better and better over time. Indeed, "technology leader" may be too mild a term. This defense firm is a national asset. It's simply irreplaceable, and that makes it a must-have holding. That is, the U.S. government can buy certain products from this producer alone, or buy them from no one. There's nobody else, period.

One example is a critical national defense effort called the "Ohio Replacement Program." What's that? No, don't worry; the U.S. is not going to kick the state of Ohio out of the union. In fact, it's the Navy's program to design and build the next generation of ballistic missile submarine, as part of the national nuclear and strategic deterrence structure. The current Ohio class of missile submarines — the so-called "boomers" — are in the water, and aging with every hour they're underway.

There simply MUST be a replacement for these Ohio ships. This is a supreme, bipartisan national priority. But it's been two generations — since the 1970s — since U.S. industry designed a new ballistic missile shooter. So Ohio Replacement is among the most complex engineering jobs in the world, ever; there's NO room for error or schedule slippage. Indeed, "On this Ohio Replacement Program, there is no Plan B," stated Navy's program manager.

Aging Ohio-class vessels MUST be replaced. "Plan B is to get back onto Plan A." U.S. Navy photo.

"Plan B is to get back onto Plan A. That's all there is."

Thus, you can imagine how important this program is for the company named as lead designer and builder for much of the Ohio Replacement. Just to be clear, the nuclear reactor and missiles are another story.

But the hull — as a vessel and weapon platform — is absolutely a hard deal for General Dynamics (although I should note that some "boomer" work may be shared with another firm, Huntington Ingalls Industries — something yet to be determined by the Navy).

Looking ahead, this company will build 12 new Ohio Replacement boats for Navy, and the sea service will put them to work as the current Ohio fleet is withdrawn. "The old Ohio class is coming offline," stated the Navy rep. "There are no more life extensions for hulls, reactors or anything else."

Thus, Navy and its designated contractor will design and test until 2021. Then construction WILL commence. Navy WILL have metal floating in the water by 2027. There WILL be three years of testing. First patrol WILL occur in 2031. "It is schedule, schedule and schedule," said the Navy rep.

Along the way, the prime industrial player will construct the lead ship of the Ohio Replacement class, and 11 more hulls over the decades to come. Each vessel is programmed to cost $4.9 billion in 2010 dollars. The bottom line is that our pick has a solid book of submarine business until about 2050.

At the same time, the contractor will build "attack" submarines, currently Navy's Virginia class. Indeed, in 2014, this firm received a stunning, $17.6 billion contract for 10 more Virginia-class submarines, which according to Navy Rear Adm. David Johnson, the latest Virginia-class contract "is the largest shipbuilding contract in U.S. Navy history in terms of total dollar value."

GD shares trade in the $138 range, representing a historic high. The share price was in the $80 range as recently as 2013, and rose with the tech and defense melt-up of the past year. GD's market cap is about $44 billion. The price-earnings ratio is about 15.75. Profits are growing, and income is well above the dividend payout, which yields a respectable 2.1%.

The company is big, getting better and growing smartly. (Of course, if interest rates ever begin to rise, expect that all dividend payers will take a hit as markets adjust.) It's the lead contractor for a major defense program that's a critical part of the global arms race at least through 2050.

Action to take: Buy General Dynamics Corp. (GD: NYSE).

I hope you take advantage of my research and get to ride some or all of these companies to get gains in the years ahead. When and if you buy is up to you, of course. Just keep in mind the time to act is right now, before Congress pushes even more money the military's way.

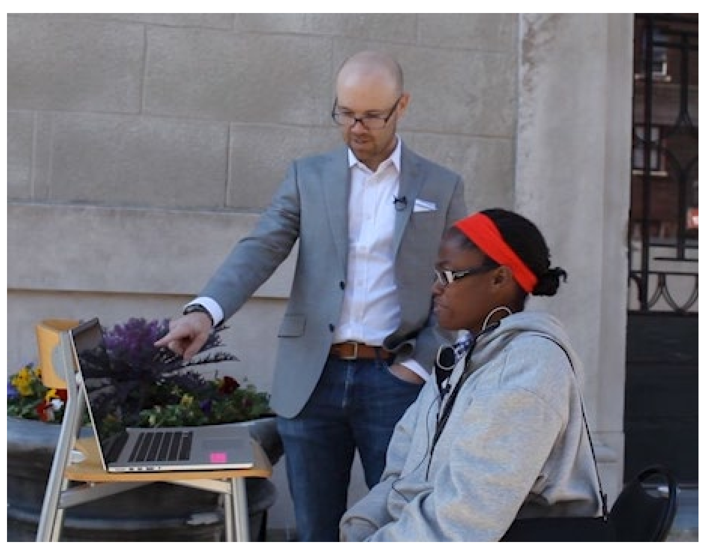
Between the dividends and potential capital gains, you could ride these three companies to a comfy retirement. And it's all due to the Pentagon's never-ending efforts to keep us safe.

Best wishes,

Byron W. King

[**Ed. Note:** Remember, this report is a special thank you for upgrading your *Lifetime Income Report* subscription. Since the recommendations are based on Byron's in-depth research, I will not track them in our official portfolio.]

The Secret Transaction That Could Generate HUNDREDS (or More) in INSTANT INCOME Month After Month



There's a moneymaking secret lurking right in your own stock account — a simple technique you could use to boost your portfolio's bottom line in just minutes.

It's a strategy that you can use in good markets and in bad. And it's very easy to learn. If fact, we recently taught this technique to random people pulled off the street.

For example, right outside our office building in Baltimore, we met Charro, a woman with no financial experience. With our guidance, she used this secret technique to add $252.21 to a stock account in just a few minutes.

To further drive the point home, also went downtown to the Baltimore comic book convention. Folk from all over the East Coast were arriving to meet their favorite illustrators and writers. Many were in costume.

In fact, when we met Brandon, he was dressed up as his favorite character from a Japanese cartoon. Like Charro, he didn't have any financial experience. Yet just a few minutes later, he was able to use this technique to collect $197.21.

We even went to Baltimore's financial district, where we met David. Despite working for a major financial services company, he'd never heard of this strategy, either. But it didn't take him long to learn it. In just a few minutes, he used this simple transaction to add $241.21 to a brokerage account.

So as you can see, just about anyone can learn to use this technique to instantly add money to their account.

I'll show you exactly how to do it in this report. More importantly, I'll tell you how to do it correctly… giving you a chance to earn hundreds of extra dollars — or more — each month.

But first, let me warn you — using this strategy may require you to conquer some irrational fears. You see, even though this secret transaction is easy to learn and relatively safe, at its heart are some tools that few investors understand.

I'm talking about stock options.

With a few simple precautions, options can be powerful moneymakers — adding hundreds of dollars on top of the gains you'll see from stocks alone. So let me tell you the proper way to use them to build your income… and why you have nothing to fear about them.

Making Money With Options

There are many reasons stock options have a bad reputation. For one thing, the terminology can be intimidating, with terms like "contracts," "premiums," "puts" and "calls" to wrap your head around.

They can sound complicated, too, with myriad "strike prices" to consider and "expiration dates" to keep track of.

Then there are the scare stories about how risky options can be… and how a frighteningly large number of stock options "expire worthless." Who wants to invest in something that regularly loses all its value?

Don't let any of that scare you, though. Used properly, stock options can instantly fund to your investment account almost on demand, with very little work or even risk on your part. And as you'll see, they aren't too hard to understand or even profit from.

For one thing, stock options trade alongside stocks on the major exchanges. You buy and sell them just like you do any stock. And like stocks, their prices go up and down in response to market conditions.

The biggest difference between stock trading and options trading is what you're trading.

Stocks shares, of course, represent part ownership in a company. When you buy a stock, you buy a part of the company. When you sell your stock, you give up that ownership.

Options are a little more complicated. When you buy a stock option, you are actually buying rights to 100 shares of a given stock. Those rights expire on a given day, the expiration date, which is an integral part of every option sold.

There are two types of options, puts and calls. To use this "secret transaction" strategy, you'll need to know about put options.

Put options give you the right to sell 100 shares of the underlying stock at the strike price (another integral part of every option) before the option expires.

Now, I'm never going to ask you to buy a stock option. But it's important for you to understand what's happening when someone does. So here's a quick example.

Put Options in Action

Let's say an investor owns 100 shares of Ford Motor Co. (I'm just using a well-known stock as an example.) They could buy an options contract that gives him the right to sell his 100 shares for, say, $16 apiece anytime between now and, say, next October.

This kind of options contract is known as a put. The strike price for the put option is $16. And the expiration date is in October.

They buy the put option from their stockbroker, just like they would any other stock. The price they pay for the contract is called the premium.

Once they buy the put, the investor is free to exercise his rights at any time. That is, they can sell their 100 shares of Ford stock for $16 a share — no matter what price Ford is trading for. (Obviously, the investor will only exercise these rights if Ford is trading for less than $16 a share.) But they must exercise those rights before the put's expiration date. Once the option contract expires, so do the investor's rights to sell his stocks for a guaranteed $16 a share. And the premium they paid for the option disappears, too.

Think of it as an insurance policy. If you have car insurance, you pay a premium for a policy that covers you for a certain time period. If you wreck your car in that time frame, your car insurance pays you money. If you never need to cash in your policy, the premium you paid for it disappears.

A put option works the same way. The investor pays a premium for the right to sell something for higher-than-market value. If it falls in value, they can cash in their policy — losing the property but receiving more money for it than they would otherwise get. And if they don't need to cash in the policy before it expires, the premium they paid for it disappears.

But people buy options for more than just insurance. Remember, the values of option contracts fluctuate just like stock prices do. So some people buy options hoping to sell them at a higher price later. They may never even own the underlying stock shares.

Either way, these insurance-seekers and gamblers need someone to take the other side of the trade. They offer up their funds to anyone who wants to claim them.

And that person can be you!

The Other Side Always Gets Paid

As I explained earlier, when you buy an option, you are buying certain rights to the stock.

But just as with stocks, there are two sides to every trade. To buy a stock, someone has to sell it to you. The same is true with options. For every options buyer, there must be an options seller.

The difference is that instead of selling you their ownership in a company, an option seller is selling a commitment to honor the options contract.

When you sell a put, you receive money in exchange for the obligation to buy the underlying stock at the strike price.

It's called "writing options," and it's a lot less complicated than it sounds.

Consider the Ford example again. We talked about an investor who paid money — the premium — for the right to sell 100 shares of Ford stock for $16 apiece. You can claim that money by taking the other side of the trade, receiving the investors' premium in exchange for the obligation to buy his 100 shares of Ford for $16 each.

To do it, just contact your broker or log in to your online account and tell them you wish to sell an options contract. (Note that you will need special permission from you broker before you make these kinds of trades. More on that in a second.)

Essentially, you are creating a contract and offering it up for sale. But you don't have to sweat the details, because options contracts are standardized. For this example, all you need to tell your broker is that you want to "sell to open" a Ford $16 put option and they'll know what you mean. Place the trade and you'll be anonymously paired with someone looking to buy that put option — and you will claim whatever cash they're willing to spend on it. That money will be wired into your account.

That's instant income, which is nice. If the put buyer doesn't exercise their rights before the option expires, your obligation disappears and you'll get to keep the cash you received for selling the option. In fact, this happens to 70% of all options contracts, meaning there's a good chance you'll get to keep the money you received free and clear.

However, you're also taking the risk that you'll be forced to buy 100 shares of Ford stock for $16 each. In other words, if the put buyer exercises their rights, you might be stuck paying $1,600 for Ford stock — whether you want it or not. For this reason, you'll need to keep $1,600 set aside in your portfolio, in case the shares are "put" to you.

Now, as I mentioned, the person holding the put contract isn't going to exercise their rights if Ford is selling for higher than $16. In other words, if Ford is trading for $18 a share, the investor with the put contract has no reason to sell you their stock for $16 a share. But what happens if Ford stock does fall below $16 before the put contract expires? Say it falls to $14 a share. The person holding the contract could force you to buy their Ford shares for $16… even though they're worth only $14!

You can use the unclaimed funds you collected to help purchase the shares — but you'll still need to pay the rest. That's why you kept $1,600 in reserve.

Still, it may sound like a lousy deal for the writer — and it often is. Most put writers sell options without thinking the trade through. All they can do is simply hope the stock price stays above the option's strike price so the contract will expire worthless and the writer will get to keep the income.

I think you can see how quickly that wishful thinking could go awry. Just imagine being forced to buy a lousy stock for more than it's worth! It could easily outweigh the money you claimed by taking the other side of the trade.

That's why I recommend a small shift in your strategy that will almost guarantee you're never disappointed when you collect unclaimed funds by selling puts.

The Right Way to Write Puts

As I said, most put writers sell put options hoping they'll expire worthless. But my first rule for writing put options is to go into the trade *expecting* the option to be exercised.

That is, only write options on stocks you want to own. If you sell puts on a lousy stock, you could find yourself holding shares of that lousy stock. But sell puts on a great stock and you shouldn't mind if shares are put to you.

Also, you should sell puts with a strike price that you can live with. If you wouldn't buy a stock at a given price, never write an option that could force you to buy it at that price. Don't want to pay $16 for Ford? Then don't sell a Ford put with a $16 strike price.

Instead, you can use this strategy to add to income-producing stocks to your portfolio at what's effectively a reduced price. For example, if I say **Procter & Gamble (PG)** is a buy up to $75 and the stock is trading for $77, you shouldn't buy news shares.

However, you could sell Procter & Gamble stock options with a $75 strike price. You'll collect the premium, which goes to your account. And if PG shares fall below $75, you can use that money toward your purchase price — effectively buying shares below what I consider a fair price!

My final rule for selling puts is to avoid the temptation to write options just because premiums are high. Remember, the option buyer is paying you money for a reason — you're taking on a risk. The higher the risk, the more money they'll pay you. So the more money they put on the table, the higher the risk.

For instance, options with far-off expiration dates tend to have higher premiums. That's because there's more time for something big to happen to the company. Six months from now, it could launch a game-changing product… or it could declare bankruptcy. A company that is bargain-priced today could be untouchable several months down the road.

So stick with shorter-term options on stocks you'd like to own at a reasonable price.

Three Rules for Writing Puts for Income

1. Never write puts on a stock you don't want to own. The extra income isn't worth the risk of being forced to buy lousy companies…
2. Never write puts with a strike price above what you'd be comfortable paying for the stock. Since you could end up owning the stock, you don't want to pay too much for it…
3. Never write a put just because you'll receive a large premium. Larger premiums often mean taking on higher risks, so make sure you have a reason to accept that risk…

Follow all these rules and you'll be able to collect income by selling puts completely worry-free. If the put expires, you'll happily keep your premium and can consider selling new puts for even more income. And if the puts are exercised, you won't care — because you'll be buying a stock you want at a price you can live with.

But there are some steps you need to take before you can start writing options…

How to Start Trading

You should be able to sell put options right from your current brokerage account. Depending on the broker, you might even be able to sell puts in your IRA.

Keep in mind that you may need to ask your broker for permission to make options trades, however. Brokers have an obligation to make sure their clients don't get in over their heads. So they don't let you trade options willy-nilly. That's why clients must meet certain requirements before they're allowed to start trading options.

To simplify the process, brokers often break specific types of options trades into "levels" or "tiers." In general, the higher the level or tier, the more risky the activity.

But levels and tiers are not universal — brokers set their own levels and tiers, plus the criteria for each one. So what one broker considers a "Level 1" trade might be a "Level 3" trade at another broker.

To get permission, simply look on your broker's website for options trading, fill out the required forms for permission to sell covered calls and then wait for your broker's approval.

After that, it's merely a matter of finding the option you want to sell.

Look for a button on your broker's Web page to trade options, enter the stock symbol and then look for an "option chain" or a way to manually enter the expiration and the strike price. When in doubt, call your broker to figure out where to find the option you want to sell.

That's all there is to it! Just remember to follow the rules I set out for you and you'll be 100% in control of any risks.

And keep in mind that this secret transaction strategy is just one of the many income-boosting tips you'll learn about in the pages of *Lifetime Income Report*.

Here's a brief look at what else you can expect ahead…

Your Key to a Worry-Free Retirement

Each month, you'll receive a brand-new issue of *Lifetime Income Report*. Inside, you'll find my latest ideas for growing your wealth.

I'll also make specific stocks recommendations. Unlike the secret transaction, you won't need special permission from your broker to buy these investments. You'll just need a standard brokerage account.

Every stock I recommend pays a dividend — periodic cash payouts that the company deposits directly into your brokerage account. While these payments may seem small, they can quickly add up.

And for added peace of mind, each stock recommendation must pass a rigorous three-part test that I call the "Income Pillars." These are:

1. **Protect your capital:** This means we don't take unnecessary risks, and I will recommend selling the stock if its share price or dividend payouts seem in danger.
2. **Growth:** Every company I recommend has to be on a solid growth path. We want to see capital gains on top of the dividend payments we receive.
3. **Lucrative income:** The companies I recommend need to be generous to shareholders. As the company grows, it should share more and more of its wealth with investors.

I'll have more to say about all of this in future issues and alerts. As I said, I'll also share unique tips with you, like ways to cut down your tax bill.

In the meantime, visit our website by clicking here for my latest updates and recommendations.

If you still have questions, you can email me at AskZach@agorafinancial.com. While I can't respond directly to your emails, I can often answer your questions in upcoming issues or alerts, giving other subscribers a chance to learn from your question as well.

And finally, thanks for joining *Lifetime Income Report*. I look forward to helping you maximize the amount of money you collect each month — giving you a chance to achieve the kind of retirement you've dreamed of.

Make the U.S. Government Pay YOU for a Change

If you're a U.S. taxpayer, you're probably sick and tired of the mess that Washington, D.C., has become. It doesn't matter where you fall on the political spectrum — you know the government is stealing your hard-earned dollars to fund dead-end projects. And deep down, you know that it's never going to change — no matter who controls Congress or the White House.

But there is an easy way to turn Washington's inefficiency into a monetary gain — grabbing a share of $244 million the government is forced to pay every year.

That means that while the politicians scheme to grab more tax dollars from you or cheat you out of Social Security, you can be collecting nice checks from them — earning
a steady stream of income you can rely on.

Best of all, this isn't welfare… a grant… or any other sort of handout. Instead, you'll collect this money by becoming Uncle Sam's landlord!

Here's how you'll do it…

2.7 Million Folks in Need of a Desk

The U.S. government is the nation's largest employer — with a total of 4.2 million employees. Take out the military, and you still have 2.7 million federal workers — more employees than Wal-Mart has worldwide!

All of those employees need a place to work. So you'd probably expect the government to own a bunch of office buildings for them. After all, the federal government owns nearly 640 million acres of land… about 28% of the total land area in the United States.

But the truth is that a lot of that land is just open space — parks and natural reserves. So the federal government turns to the private sector for a lot of its office needs… renting it from somebody else just like any other business. At last count, it was leasing over 55,000 properties.

Of course, this is the government we're talking about…so it doesn't necessarily rent smart. It has a lot of taxpayer cash at its disposal, which means it doesn't worry about how much it pays in rent. And it likes to stay in place, locking in long-term leases. Plus, it makes a point of paying its rent on time.

In short, if you're a landlord, the U.S. government is a dream tenant.

That's why one U.S. company has gone out of its way to cater to the feds' office needs. It's raking in big rent checks from Uncle Sam every month. And because of this company's unique structure, it must — by law! — pay out at least 90% of its profits to shareholders.

In other words, if you buy this stock, you are legally entitled to a share of its profits. But before I tell you the name of the company, let me tell you why it must share its good fortune with you…

Why Income Investors Like Ike

In 1960, Dwight D. Eisenhower signed the Cigar Excise Tax Extension Act. But don't let the name fool you… it wasn't just a law forcing people to pay a little extra for a stogie. Buried in its provisions was a new way for individuals to invest in commercial real estate.

Before 1960, real estate investments were too risky and too expensive for everyday people. So Congress changed that by creating a way for investors to pool their money to collectively buy income-producing properties. That helped spread out the risk and allowed investors to earn a share of the profits.

The instruments President Ike signed into existence are still around today. They're called real estate investment trusts, more commonly known as REITs (pronounced "reets").

While there are different kind of REITs, the ones we're interested in trade on the major stock exchanges, just like any other stock. Each share represents an ownership stake in a real estate venture — anything from a single office building to a group of single-family homes and more. REITs earn money by renting out the properties they own or selling them outright.

To encourage groups to create REITs, Congress gave them a fairly nice incentive — qualified REITs don't pay a cent in corporate income tax. So no matter if the REIT collects income by renting to tenants or through mortgage payments, it doesn't pay a dime on that income. But in exchange, the REIT must pay 90% of its (otherwise taxable) income to shareholders.

Let me say that again…

By law, a REIT must pay out 90% of its profits to shareholders.

That gives REITs some of the highest income yields on Wall Street. In fact, the average REIT yields nearly 4% — twice what the average S&P 500 stock yields. (To say nothing about the ultra-low interest rates the average savings account or certificate of deposit pays these days.)

But you shouldn't just buy any REIT and wait for the checks to come rolling in. There are some important things to consider first.

Before You Buy a REIT

Being entitled to 90% of a company's profits sounds like a sweet deal. But it quickly falls apart if the company doesn't make a lot of profits…or if it doesn't make any money at all.

The key is to carefully consider the type of real estate a REIT deals in. Some REITs have diverse portfolios, holding many different types of properties in a variety of locales. Some focus on renting specific types of property, such as warehouses or office buildings. Still others cater to certain industries, like REITs that specialize in medical centers or self-storage facilities.

So you'll want a REIT that operates in a profitable type of market — investing in properties that either offer reliable, long-term payouts or a chance for growing payouts.

Choosing poorly could affect more than just your income stream. Remember, the kind of REITs we're interested in trade on stock exchanges. And just like stocks, their price is a function of supply and demand. In other words, if investors like the REIT's business, they'll buy shares in it, increasing its share price. But if the business runs into trouble, investors will sell, sending the REIT's share price lower.

If you're not careful, you could end up selling your REIT for less than you paid for it…

That's what happened to REITs as a whole back in 2008–09. You may remember that's when the U.S. real estate market fell apart. Property values plummeted. So people lost faith in REITs and sold their shares.

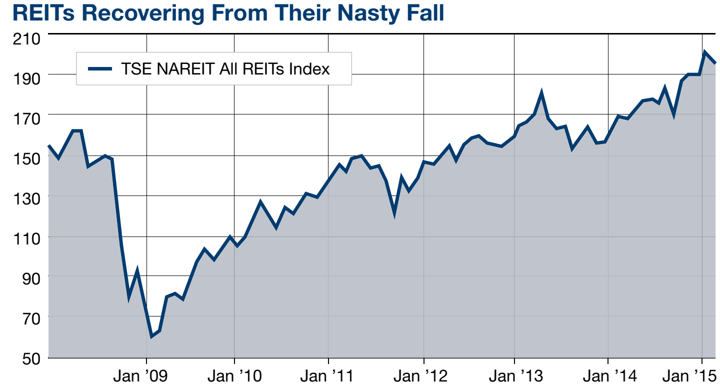
You can see the damage in the chart on the right.

You'd need a lot of payouts to overcome a loss like that!

As you can also see, REITs as a whole are recovering nicely. But keep in mind that this index represents the average REIT. Some fell more, while others were able to keep their value — if not grow — despite the market carnage.

It all comes down to the properties the REITs hold and manage, and the clients that they cater to.

REITs Recovering From Their Nasty Fall



Source: National Association of Real Estate Investment Trusts

As you've probably guessed, the REIT I'm about to introduce you to owns properties that cater to the U.S. government — one of the best tenants you could ask for. And here's the company cashing in on that fact…

Meet Uncle Sam's Landlord

Government Properties Income Trust (NYSE:GOV), as its name implies, specializes in selling and leasing real estate to government agencies. To be fair, it's not the only REIT that rents property to the U.S. government, nor is it the largest. But it is one of the purest ways to cash in on government office space.

Of its current 72 properties, 50 are leased by the U.S. federal government. It also has leased 18 buildings to state governments and one to the United Nations. These are tenants that just aren't going anywhere.

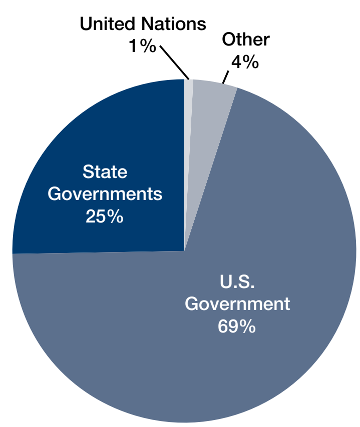
In fact, unlike much of the commercial real estate market, GOV signs its tenants to incredibly long leases. Its average government tenant lease term is running at 5.6 years. In other words, it can count on collecting government cash for several more years.

And once again, 5.6 years is just the average lease. Some run even longer. For instance, the state of Arizona has a lease with GOV that isn't set to expire for a decade. A full 6% of its tenants aren't up for a lease renewal until 2024 or later.

Thanks to those leases, a full 95% of its properties are occupied, meaning it's not paying a lot to maintain empty buildings.

Most of GOV's Revenue Comes from Uncle Sam

Percent of Total Properties Leased by Client



Meanwhile, the company continues to increase its rental income. In 2014, its tenants paid $251 million in rent. That's $25 million more than the rent checks it collected in 2013. Between 2009–2014, its rental income increased 217%.

Taking expenses into account, it saw net income of $56 million last year… up from $54 million the year before. In the past five years, its net income has more than doubled. And remember, by law, 90% of that income has to go back to shareholders.

All told, the company paid $1.72 a share last year. So if you owned 1,000 shares, you would have received checks totaling $1,720 from the company in 2014.

At its current price, the stock yields 7.4% — putting it far ahead of the average REIT… and completely blows away the average S&P stock's yield.

It really doesn't get much better than this. Any way you look at it, GOV fulfills the three pillars of income investing:

Pillar 1: Protect Your Capital

GOV has locked-in leases with the U.S. government for the next five years. That alone creates a nice floor for its share price…

Pillar 2: Room for Growth

GOV's management has proven it knows how to grow, smartly adding new properties to its roster and filling the space. In fact, it picked up a lot of new properties cheaply during the real estate bust. Thanks to smart moves like that, it's successfully increased its rental revenue and net income every year since 2009. And there's no reason to believe that trend won't continue.

Pillar 3: Sustainable Dividend Payments

Again, GOV has locked-in contracts and a history of increasing its net income. And as a REIT, it's required by law to pay out 90% of its net profits to shareholders. Dividends don't get much more sustainable than that.

Put it all together and it's a nearly unbeatable combination. GOV is your chance to regain some of the money you pay in taxes. Pick up some shares and proudly tell your friends that Uncle Sam is paying you rent!

Action to take: Buy shares of Government Properties Income Trust (NYSE:GOV) under $21.00.

The Incredible "11% Bank Account"

You've probably borrowed money from a bank… and had to pay them a nice interest rate for the privilege. But why doesn't the bank pay you a nice interest rate for the money you've loaned it?

Think about it. If you've ever opened a savings account or certificate of deposit, the bank is free to use your cash on whatever they want. Usually, that means lending it to someone else, earning a nice interest rate on the loan. And then they thank you for your cash by paying you a portion of that payment… often a tiny fraction of what they received for lending your money out.

Consider that the average mortgage carries a 3.87% interest rate… and the average rate for a new car loan is around 3.14%. Take out a $30,000 loan for a car and pay it off in five years and you'll have paid $2,455.75 in interest.

Meanwhile, the average savings account pays just 0.11% these days — practically nothing at all. Open a $30,000 account at that rate and five years later you'll have made a whopping $165.45.

Hardly seems fair. So today I'd like to introduce you to company that uses a similar strategy — borrowing money at low rates and lending it out at higher rates. The difference is that it's much more generous with its profits, paying out a much higher rate. In fact, at last count, it was paying well over 11%.

You don't even need to open an account with the company to collect that cash. All you have to do is buy its shares. Once you're a shareholder, you'll be entitled to a portion to its profits… an entitlement backed up by the full power of the law.

It's the perfect alternative to pay-nothing bank accounts. Let me tell you all about how to…

Earn a Share of the Profits

On the surface, **Annaly Capital Management (NYSE:NLY)** has a fairly simple business model. It buys mortgages from banks and other institutions and then generates profits from the payments the individual homeowners make on their mortgages.

But Annaly isn't a bank. Instead, it's structured as a real estate investment trust, or REIT. And as an income investor, that should be music to your ears. (I'll explain why in a second.)

REITs (pronounced "reets") tend to trade on major stock exchanges, just like any other stock. So you buy them from your broker as you would a stock.

Each share represents an ownership stake in a real estate venture. Most of the time, it could be anything from a single office building to a group of single-family homes and more. REITs earn money by renting out the property it owns or selling it outright.

Annaly sets itself apart by focusing on mortgages. While it does own some property like a traditional REIT, the bulk of its business revolves around the mortgages I told you about. But being a REIT gives it some advantages over traditional banks with similar business plans.

That's because regular banks have to pay taxes on the money they make — watching helplessly as chunks of their profits are grabbed by Uncle Sam.

But REITs are special. Congress passed legislation exempting them from corporate income taxes. To qualify, however, the REIT must pay 90% of its (otherwise taxable) income to shareholders.

Let me say that again…

By law, a REIT must pay out 90% of its profits to shareholders.

As you can imagine, that means REITs typically give us much higher income than you would expect from similar companies. In fact, the average REIT yields over 4% — twice what the average S&P 500 stock yields, let alone the miniscule rates bank accounts pay.

Annaly takes it even further by acting more like a bank. Thanks to its smart business strategy, it pays a dividend that blows even the average REIT away.

A Shareholder Focus

From a very basic standpoint, Annaly profits from a spread between interest rates. It uses its strong connections and excellent financial position to borrow money at low rates. Then it uses that capital to purchase mortgages that pay a higher rate of interest.

Now, there are a lot of subtleties that go into this business. Annaly must determine various levels of risk such as how likely homeowners are to pay back their mortgages early (which will reduce the profit Annaly can capture). The company must also deal with fluctuating rates both on the financing side (what the company pays to borrow capital) and on the lending side (what homeowners are paying for their mortgages). Believe me, you don't want me to go into all of the specifics in this area.

The bottom line is that Annaly is one of the best in the business when it comes to managing interest rate risk and generating high levels of income for investors. In fact, that income is the primary focus of the company (above and beyond stock price appreciation or any other metric). The front page of the company's investor relation site sums it up quite nicely:

> Annaly's principal business objective is to generate net income for distribution to its shareholders from its investments.

That's it! The company exists to pay its shareholders — nothing else! (Annaly runs a tight ship, with only 8 full-time employees.) With low overhead costs, the company is able to keep expenses low, which leaves more money available for distribution to shareholders.

And the company has done a tremendous job of paying out capital to its shareholders. Since its inception in 1997, Annaly has paid out more than $13 billion in distributions, and that number continues to grow.

Annaly currently pays a 30 cent quarterly dividend, which is at the low end of historical levels. This is largely because interest rates have been very depressed over the last few years and there has not been as much of a spread between mortgage rates and the borrowing costs that Annaly enjoys.

The share price for Analy has also traded lower as investors react to the low spread in interest rates. Today, shares of Annaly are trading near $10.15. This means that the 30 cent quarterly dividend that we receive from Annaly nets out to more than an 11% yield for us as investors.

Higher Rates Are Coming

Until late 2015, the Federal Reserve employed many years of a zero interest rate policy — keeping rates extremely low to encourage folks to borrow money in an effort to reverse the global financial crisis.

In fact, this is one of the reasons banks are paying such tiny interest rates to their customers — it's the whole "war on savers" theme you've likely heard in the news.

But nowadays, the economy has largely recovered. Jobs are being created, unemployment levels are back to normal and lower oil prices are helping to lower fuel costs for consumers. The U.S. economy is in a much more stable spot.

So in late 2015, the Fed decided to raise interest rates from zero to whopping 0.25–0.5%.

But here's the thing…

Although the Fed has changed course and started to raise interest rates, I don't think this trend can — or will — last long. You see, the rest of the world is still facing recession fears stemming from 2008. Both Europe and Japan have moved into NEGATIVE interest rate territory — a truly unprecedented move.

This "global recession" will very likely put the brakes on any Fed hopes of higher interest rates. In fact, I don't think it will be long before we head back to interest rate policy — or even negative — here in the United States.

These are issues that NLY investors are worried about as the Fed gears up the chatter about higher interest rates. In fact, with the difficulty of handicapping the Fed's decisions, many investors are less comfortable holding shares of Annaly.

Remember the subtleties of boring rates and lending rates that I promised I wouldn't get into? Well, I'll keep my promise, but you should know that investors are worried that Annaly's borrowing costs will move higher when the Fed raises rates and that consumers will refinance their mortgages so that Annaly's profit from lending at a higher rate will diminish.

The way I see it, investor fears about higher rates are way overdone. The Fed may soon reverse course, which could lead to a huge turnaround, with investors rushing to grab shares of Annaly.

But it gets even better than that…

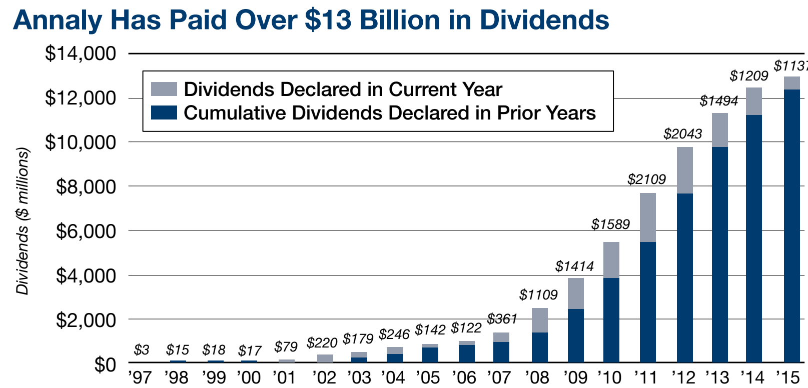
As of December 2015, Annaly has a book value per share of $11.74. In other words if Annaly paid back all of the cash it borrowed and sold all of its mortgage assets, the company would be left with enough cash to give shareholders $11.74 for every share. Keep in mind shares are trading near $10 today.

This means that today, we can buy a stock that pays us more than 11% per year at a discount to what the company is actually worth. That's a tremendous value! Plus, the fact that Annaly can pay a lucrative quarterly dividend in a challenging interest rate environment is a testament to how well this REIT is managed.

Today the future looks bright for NLY.

Remember, investors have already sold shares of stock in anticipation of the Fed raising rates. Fear of higher rates has already pushed the stock to a discount from what the company is actually worth.

With the Fed stuck behind a rock and a hard place, I believe they'll keep rates where they are or soon reverse course and send rates back down to zero.



Thus, Annaly will continue to churn money in the mortgage market and be able to pay its impressive 30-cent quarterly dividend.

This represents a double-digit yield on our capital, which is certainly a very attractive level of income. I'm excited about this position simply for the reliable income generated — and the shot at generating a return from a rise in the stock price is just icing on the cake.

But at the same time, I want you to be aware of the risks associated with this position. As interest rates fluctuate over the next few years, it will be important for Annaly to balance its funding costs with its mortgage income. This requires foresight, discipline and timing.

Annaly has an experienced team that should be able to navigate this period very well. But you should still use caution when buying shares and not take too big of a position. The company's tremendous dividend yield should help drive the stock sharply higher in time, but there may be some turbulence along the way.

Bottom line, I'm very excited about this aggressive income position. Not only are we generating a double-digit rate of income, but we're getting preferential tax treatment on the income to boot! Make sure you buy your shares of NLY today, before the stock begins trading higher!

Action to take: Buy shares of Annaly Capital Management (NYSE:NLY) up to $12.50.

One last thing — as an income investor, you'll want to avoid holding a large REIT position in your IRA or other retirement account because of the way they handle taxes. The good news is that these are excellent investments to hold in taxable accounts because of the favorable treatment.

And stick with *Lifetime Income Report* for more ways to earn bigger payouts than you'll see from regular bank accounts or even regular stocks. I'll be in touch soon!

How to Make $12,000 per Year Renting Unused Household Items

The best way to ensure a long and happy retirement is to have the cash to fund it. But you don't have to overwork yourself or save every penny to reach your retirement goals.

In fact, the whole point of *Lifetime Income Report* is to help you develop an alternate source of steady cash — from the stock market. The companies I recommend pay great dividends and have a clear path to growth. So you can expect your portfolio's value to increase month after month… year after year… providing money you can use for anything you want and need.

Of course, the stock market isn't the only source for relatively easy and reliable income. In fact, you may be surrounded by things you can use to earn extra paychecks with very little effort. Do it right, and you could earn $12,000 per year… if not more!

It's called "the sharing economy." People are renting beds, cars, boats and other assets directly from each other, coordinated via the Internet.

The Internet has reduced transaction costs, making sharing assets cheaper and easier than ever. It has also created a feedback system, where people get to trust each other.

Before the Internet, renting your unused assets out was feasible, but it was usually more trouble than it was worth.

Today, it's easy and safe. And it put hundreds and even thousands of dollars in your pocket. You just need to know which websites to use.

So in this special report, I'm going to show you how you can use the new "sharing economy" to generate anywhere from $3,400–7,500 a month in extra income.

Once you're done reading this report, you'll be able to get extra income from things like a vacuum that's been sitting in your closet for months… musical instruments…your car… empty rooms in your house… even your garage.

So let's get started…

How to Collect up to $7,500 a Month From Empty Spaces in Your House

If you have a spare room in your house you're not using, here's a simple way to turn that empty space into a monthly paycheck.

Homeowners across the country are taking advantage of new online services that connect people looking for cheap, affordable housing.

This includes short stays of one or two days to extended housing of up to a month.

You may have heard of the website Airbnb.

It adds a layer of security, making sure you get paid on time and in full. It also gives you the opportunity to check out travelers' profiles before letting anyone into your home.

Maybe you have some living space you're not using regularly. Perhaps your kids left home some time ago and now you have a house full of empty rooms. Or you've built a granny flat out back that you've never had to use.

Whatever the situation, Airbnb gives you a chance to turn that room into a steady income stream.

Here's how to get started…

The first thing you're going to need to do is to go to the website www.airbnb.com. Then sign up to be a host by clicking on "list your space" at the upper-right corner of the site.

They encourage you to list all types of living spaces. So don't think you can't do it because you don't have a traditional bedroom available.

You can list a couch, for example.

When you list your room, you'll want to present it as professionally as possible. High-resolution photographs that showcase your space are an important way to make your listing appealing for guests.

There's a reason why pictures of hotel rooms on the Internet are spotless. Customers want to know what to expect when they open the door to their accommodations.

So tidy things up, make the bed and take good pictures. If you give a potential guest enough information to build a mental picture in their head, they're more likely to trust you and respond to your listing.

Quick Note: Airbnb also offers free professional photographs. After you're done listing your room, you can visit www.airbnb.com/photography to see if that free service is available in your area. If so, you'll see your listings appear at the bottom of the page. Select the listings you'd like to have photographed and click "Apply Now."

Next, figure out what schedule works best for you. One of the best things about the sharing economy is that it puts you in control of how you make money.

So if you are having friends over for a week in the summer, you can take your room off the market. Once your guests leave, you can make it available on the website again.

It's as easy as that.

Every person's situation is unique, but there are things you can do once your guests arrive to make their stay more enjoyable… and increase the chances of them coming back.

For example:

- Remove clutter and personal objects — guests don't want to see your clothes hanging in the closet
- Use a new set of towels, and reserve them specifically for people who stay in your room
- Offer them complimentary bottles of water
- Set up a special password on your wireless network so they can access the Internet for free during their stay.

Simple things that replicate the home experience will go a long way in making their time memorable, increasing your reputation and making you more profitable in the long run.

The basic idea behind Airbnb is trying to recreate the bed and breakfast experience. So be friendly. It could help you build a good reputation, which will allow you to charge a higher price.

Speaking of price, here's a good tip: When you're starting out, be strategic with your pricing.

You should start at a lower rate than you actually hope to charge. This way, you'll quickly attract guests who will write your first reviews. After a few glowing reviews, you will be able to adjust the price.

Here's the Bottom Line

How much money can you realistically make? It really depends on your area, the size of the room, and the number of days rented. You could make anywhere from $700–7,500 a month.

You can search for comparable listings in your city or neighborhood to get an idea of market prices in your area.

Airbnb also offers a tool that can estimate what your place is worth. Just go to www.airbnb.com/whats-my-place-worth and just enter your address and what type of room you are listing.

And remember, you are in complete control. You should always check the profiles, reviews and verifications of potential guests and ask anything you want to know before accepting requests.

Good guests will offer information and communicate in a polite and friendly way.

If you don't feel comfortable, go ahead and say no. It's your property, after all.

Get $200 or More a Month From Other Empty Rooms in Your House

All right, so maybe you're not completely comfortable about renting out a spare room. Or maybe you don't have a spare bedroom. No worries.

There are other parts of your house that can generate monthly income.

Americans have a lot of stuff. And even though they bought bigger homes to accommodate all that stuff, some people are running out of space.

That's where you come in.

If you have empty space in your attic or basement, you could provide people a place to safely store and protect the things they can't fit into their house.

Consider yourself a small business storage facility that offers personalized service to those in need.

The website www.storeatmyhouse.com connects people with available storage room in their homes with people looking for storage space. It's a simple concept that fits in nicely with the sharing economy mentality.

Here's how it works. Once you set up an account on the website, you'll have to describe the space you're going to make available.

First, you'll provide a title for the space and then designate what type of space it is (attic, basement, extra room, etc.…).

Second, provide your address and the dates the space is available. This allows you to control how long someone can store their things at your place. If you decide you want to include a picture of your space, the people who run the website will need to approve it.

They'll then post your space on an interactive map, so people looking for storage space can find you. Currently, there are people on the site offering storage space in their basements and garages for up to $200 per month.

Customers will contact you through the website. You can work with them to decide how long they can store their stuff at your place and what items you'll allow in your house.

Since it's your room, you have complete control over what goods and material will be allowed in your house.

Find out if your customer would like updates about their material. And be sure to contact them if you ever have to move and relocate their products.

You'll want them to know you're doing everything possible to ensure their property is safe and properly cared for.

The bottom line is you could easily turn an empty room, basement, attic or garage into a steady flow of income using a space that would otherwise be empty throughout the year.

Make $1,000 a Month Watching Puppies

There's another unique way to generate income from empty space in your house.

Some people who are doing this full time are earning $5,000 or $6,000 a month. If you do it just on the weekends, you may earn $1,000 a month.

But there's one requirement: You must love dogs. You can turn empty space in your house into a hotel for dogs.

That's where the website www.DogVacay.com comes in. Like other parts of the sharing economy, it's a business whose goal is to connect people in need with people willing to provide a service… for a price.

In this case, the people in need are those with dogs who don't want to stick them in a shelter if they have to go away on a trip.

Think about families that go on vacation, or single business professionals with a dog waiting for them at home. If they can't take their beloved pet with them on the road, they have few options available to them.

DogVacay is the simple solution to this problem.

Once you're on the website, the first thing you need to do is to click on "become a host" in order to create a free profile. The website will ask you questions about what kind of service you can provide as well as other information for potential customers.

Next, you'll set up a listing that will tell others about you and your home. Much like when you're setting up a space for Airbnb, this is your chance to make yourself stand apart from other customers.

Take pictures of your front and back lawns to let dog owners know where their dogs will play. Set up a part of your house as the dog's personal living quarters, with its own dog bed and food and water bowls.

You want to make potential customers as comfortable as possible, so they can rest easy knowing their dog is being taken care of properly.

Once you're done creating a listing, customers in your area looking for an alternative way to care for their pets will be able to find you through the DogVacay website.

If a customer likes what he sees, he will contact you directly and you can formalize terms, schedules and rates.

Like other aspects of the sharing economy, you're in control over whom you do business with and how much you can charge. Payments are handled electronically, so you're guaranteed to get paid safely and on time.

How to Make $200 a Month From Your Driveway

Your driveway is another unused space you can turn into cold, hard cash.

Did you know you can make an extra $200 a month for renting your spot just two days a week? That's not too bad for doing nothing!

And if you live close to stadiums or other locations that host important events, you can turn your driveway into an absolute gold mine.

And you can start earning that kind of money through spothero.com. It's a way to connect people looking for parking with unused parking spots.

The first thing you need is a legally owned parking spot. That might be space in a garage, a spot on your driveway or even the curb in front of your house.

If you legally have the right to park there, you can make it available on the site.

Once you set up an account, someone from the company will arrange to meet you in person to verify your parking spot details.

They want to make sure everything you say about your spot is accurate. It's a simple process, and it ensures a level of trust and security between owners and customers.

The site has its own pricing system, so you don't have to worry about over- or undercharging your customers.

Depending on the amount of free parking in your area, and whether there's high demand, you could potentially earn up to $40 a day. That's an easy $200 a week, or $10,400 a year.

If there's an event in the area that causes demand to spike, you could earn even more than that!

As the owner of the spot, you have complete control over who can use it and when it's made available.

So if you're planning on having family members over for a period of time, you can take your spot off the market to make room available for their cars. Once they've left, you can then put it back on the market.

An Easy Way to Make $60 a Night From Your Backyard

Your driveway isn't the only outdoor area that can put some extra cash in your pocket. Did you know you can generate extra income even from your backyard?

If you have a nice outdoor area, you can list your land at the website www.gamping.com. Once you're on the website, just go to "offer your land" to get started.

Like other aspects of the sharing economy, you have complete control over whom you allow on your property.

Check out the site to get a better idea on how much you can charge. If you have a sizable piece of property, you could easily list a price of $60 a night, generating $120 over a single weekend.

Over time, that could add up to a nice monthly paycheck.

How to Make an Extra $100 an Hour

Finding a nice quiet place to work can be tough sometimes. Modern offices can be expensive or not very conducive to productivity.

That's why the demand for alternative office space has been increasing.

So if you have the right type of space in your house or apartment, you can turn it into extra income.

That's where the website www.LiquidSpace.com comes into play. The website explains how it works:

> Unlock the hidden value in your space by making it available to LiquidSpace members. When you list your available workspaces, you'll control users of your venue, set pricing and hours, attract new users and make some extra money by making good use of your space.

Once you're on the website, simply click on "share space" on top of the screen to get started. Then you'll be able to create an account and list your space, free of charge.

Much like Airbnb, you'll need to provide details about the space. You should also try to show off your space with beautiful photos.

During this process, you will also have to create a calendar for each bookable workspace. You'll set up your hours of operation and pricing options. You are in complete control.

Nowadays, renting out office space can be costly and inefficient. Many people prefer to have the ability to choose where and when they work.

Renting out an office ties them down to one location, and if they're away traveling, that's money down the hole.

That's why every day, thousands of business professionals search LiquidSpace for short-term workspaces. So once you list your space, you'll gain instant access to hundreds of corporate road warriors, entrepreneurs, business executives and other mobile professionals.

And you can charge by hour.

Depending on your location and size of office space, you can make anywhere from $10–120 an hour.

After collecting and processing payments, LiquidSpace then sends you a check at the end of the month.

If you have an empty home office or any other space that can be used for office work, make sure you check out LiquidSpace.com. It's a great way to turn unused space into extra retirement income… with little effort.

Love to Cook? Turn That Passion Into $3,700 a Month

Do you love to cook? Have you always dreamed of having your own restaurant but can't afford to open one?

Well, it turns out you don't have to spend hundreds of thousands of dollars to get started.

You can actually start a restaurant with little or no money… and still earn up to $44,400 a year.

Sounds impossible, I know. But it's not.

The website EatFeastly.com allows you to operate a mini-restaurant right from your kitchen. Ben G., for example, used the website to make $264 in one night hosting a dinner at his Oakland home.

To get started, simply go to www.EatFeastly.com and click on "become a cook" at the top of the screen. Then you can set up your free account.

In the next step of the process, staff from the website will reach out to you to verify you're a legit cook.

New cooks go through this vetting process to ensure the safety of everyone involved. EatFeastly wants to make sure people with zero cooking skills aren't signing up and taking advantage of customers.

If you're a good fit, they'll vet you as a Feastly cook and you'll be able to begin creating menus and publishing your meals.

Aside from creating your own menu, you can also post pictures of your potential meals. And that's a great way to increase your chances of drawing customers.

It's one thing to talk about your incredible spaghetti with meatballs, but to see an actual picture might get their mouths watering.

Once you've finalized your menu, set a date for your dinner party and post it on their website.

Potential customers browse through all the posted menus. If they are interested in yours, they'll contact you and confirm a seat at your table.

All purchases are made upfront. So you will never need to collect money from your guests. The website takes care of everything.

This is a great way to meet new people, show off your cooking skills and make some extra money. You can offer anything from a simple ice cream tasting to a multicourse meal.

You pick the menu, set a schedule that works for you and determine the price. In other words, you're in complete control.

You can even create and share the "rules of the house." Whether you are a shoes-off-in-the-home kind of joint or prefer that no politics or religion are discussed at the table, let Feasters know. Your home, your rules.

How much can you realistically make?

Well, the average host is making $462 per event. If you host a couple of events on the weekends, you could end up making an extra $3,700 a month.

You should look at other meals on the site to determine the "market rate" for your meal. Just make sure you're being transparent and honest.

If you are making mac and cheese out of a box, for example, don't give it a fancy French name and charge $75 a person for it.

Remember, people will post reviews of the meal on the site. You want people to give you glowing reviews. That will allow you to increase your price later on.

So check out the website and start earning supplemental income doing what you love — cooking and hosting!

Turn Your Car Into $1,300 Monthly Income

If you're like the average American, your car sits idle 92% of the time, doing nothing but costing you money.

Why not put that dormant vehicle to work for you?

As long as your car is safe and reliable, you can turn car ownership from an expense into a cash stream. By renting out your wheels, you could earn, on average, $350 per month. Some people who are doing this are making as much as $1,300 per month.

For example, Gregory B. of Washington, D.C., is making up to $300 a week.

Now, I understand that it may be a little nerve-wracking to rent out your trusty ride. But there's a safe way to do it — use the website www.RelayRides.com.

To get started, just click on "list a car" on top of the screen.

Once you sign up through the website, you'll have to provide a description of your car. Just like posting a room on Airbnb, taking pictures will go a long way toward getting new customers.

Renters want to know it's clean, is in good shape and won't break down on them in the middle of the highway.

You will be able to set your own rate and decide who can use your car and when. You'll have complete control over who has access to your vehicle.

Don't feel bad about turning someone away. It's your property and you have to feel comfortable with the person.

After you confirm a reservation, meet with the person to show him around the car and confirm the mileage and fuel levels. Keep things professional and you could get more business in the future.

The site verifies the driving history of all potential renters. This way, you won't have to worry about renting out your car to reckless drivers with major violations, such as speeding or texting while driving.

Your car is also covered by a $1 million liability policy during every rental. It covers any damage to or theft from your car, with no out-of-pocket expenses.

You don't even have to worry about someone making a mess in your car. If that happens, the website will pay for a car wash.

As you can see, this is safe. There are thousands of people who are taking advantage of this site. So check it out if you want to start earning monthly income from your car.

Other Ways to Make $100s a Month

And your car is not the only vehicle that can put extra cash in your pocket.

You could, for example, generate $10–30 per day from a bike you're not using.

The website www.spinlister.com makes it easy for people to rent out their idle bikes (as well as snowboards and skis) to people looking for a quick ride.

It's a simple way to make money off the bike that's been stored in your garage for years. Getting set up is simple.

Once you're on the website, just click on "list your ride" on top of the screen. You will then have the chance to write a description of your bike.

You should also post a picture. These simple things can help your listing stand out among others on the site.

While you're creating your listing, you can also determine what dates it's available. Whenever you want to use your bike, you can take it off the market.

Since it's your property, you have final say over who can and cannot use your bike.

Once you've finalized a reservation, meet with the customer at the appropriate time so you can exchange your ride.

You don't have to worry about collecting payment. Spinlister will do that for you and send you a check every two weeks.

If you're worried about someone stealing your property or damaging it beyond repair, don't worry. Spinlister guarantees your ride's safety, covering up to $10,000, if your renter is unable to reimburse you the fair market value of your property.

And Spinlister has a system of reviews, Facebook Connect and renter credit cards on file. So any misconduct or theft on Spinlister will be fully investigated, and you will be financially reimbursed if need be.

Start Earning Thousands of Dollars a Month From Items Around your House

You should also know about another website you can use to rent out other unused assets you may have around your house.

For example, did you know you can make extra income from equipment stored in your toolshed?

That's right, there's even a part of the sharing economy reserved for power tools and other household items.

The website us.zilok.com is bringing together owners and renters for all types of things.

For example, you can make an extra $375 a month by renting out that power drill sitting in your garage. Or $50 a month from that saxophone your kid stopped playing after sixth grade…

Rollerblades, camcorders, TVs… There's a market for everything. And Zilok is your way of making money in it.

After you sign up on their website, you can create a listing. This is where you describe your item and post pictures.

And you don't have to worry about loss or damage. Zilok provides a standard contract that individuals are free to use that includes all the essential clauses of a classic rental agreement. In case of loss or damage of the rented item, the clauses regarding the security deposit are particularly helpful to resolve the issue.

Once a renter contacts you about something you've posted, you can work out the details of the reservation, including the price.

All That Extra Income Adds Up

By just following a few suggestions in this report, you could easily make an extra $1,000 or so a month. At the end of the year, you could be $12,000 richer. And that could be a low estimate…

The website VentureBeat.com ran a model to determine how much extra income the average person could make from the sharing economy.

They concluded it's easy for a person to make an extra $41,000 a year simply by renting out unused assets.

But depending on your situation, you could make much more. As you've seen, some people are making a six-figure salary.

With the information in this report, you'll be able to generate thousands of dollars…starting with no money…from the comfort of your home.

Imagine watching the money automatically roll in month after month while you spend your time playing golf, hanging out with relatives and friends or doing other things you love.

Simply go to the websites described above, list your items and start renting them out. And start making some extra income today.

Use that money for anything you want — fancy dinners, vacations, maybe even a new car. Or use that money on the stock recommendations you'll find each month in *Lifetime Income Report*. It's a great way to magnify your earnings… creating a retirement nest egg you can be proud of.

How to "Juice" Your Favorite Blue Chip Stocks and Make 500% More in Dividends

Did you know there's a way to boost your dividend payments by 500%? I didn't think so. Most stockbrokers don't want you to know about it.

Why? Because this cheap, simple and safe way to drastically increase your dividend payments doesn't require a brokerage account. You get higher payouts and cut your broker out of the loop.

Best of all, all you need to do to get started is to fill out a short form and make a small initial investment — as low as $50. That's it. You won't have to add another penny.

Sound too good to be true? It's not.

Let me show you how it's done…

Unlock the Power of DRIPs

More than 1,000 companies offer a way to invest with them directly through dividend reinvestment plans (DRIPs). To participate, most companies with DRIPs require that you own just one share.

Once you're a shareowner, every time a dividend is paid, it's automatically reinvested into more shares of the company's stock. Those shares generate more dividends, which are again reinvested to buy even more shares. And the cycle continues.

Before you know it, you're collecting five times more dividends than you were when you bought the stock — without putting another penny into the investment.

When dividend gains are repeatedly reinvested into additional shares of a company, the power of compounding takes over. With compounding, you earn returns on your returns from prior periods. While the rate of return may be the same or vary year to year, since you reinvest the dividends, your investment balance grows exponentially. A small number of shares can grow into a large number over the long term, even without future purchases.

To show you how this dividend "juicing" works, let's take a closer look at an elite U.S. business that can boost your dividends by more than 500%: **Annaly Capital Management (NYSE:NLY)**.

Here's how a hypothetical $10,000 NLY investment would look after reinvesting dividends in a DRIP for 20 years. For calculation purposes, we're assuming annual dividend growth of 4% and an annual stock price increase of 6%.

Start With $10,000 — Buy Shares of NLY at $10

Date	Shares	Price	Value	Dividend Per Share	Annual Income	Shares Bought
2016	1,000.00	10.00	10,000.00	0.30	300.00	28.30
2017	1,028.30	10.60	10,900.00	0.31	320.83	28.55
2018	1,056.86	11.24	11,874.83	0.32	342.93	28.79
2019	1,085.65	11.91	12,930.25	0.34	366.36	29.02
2020	1,114.67	12.62	14,072.43	0.35	391.20	29.23
2021	1,143.90	13.38	15,307.97	0.36	417.52	29.43
2022	1,173.33	14.19	16,643.97	0.38	445.39	29.62
2023	1,202.96	15.04	18,088.00	0.39	474.90	29.80
2024	1,232.75	15.94	19,648.18	0.41	506.13	29.96
2025	1,262.71	16.89	21,333.21	0.43	539.17	30.11
2026	1,292.82	17.91	23,152.37	0.44	547.11	30.24
2027	1,323.06	18.98	25,115.61	0.46	611.04	30.37
2028	1,353.43	20.12	27,233.59	0.48	650.06	30.48
2029	1,383.90	21.33	29,517.67	0.50	691.29	30.58
2030	1,414.48	22.61	31,980.02	0.52	734.83	30.66
2031	1,445.14	23.97	34,633.64	0.54	780.79	30.74
2032	1,475.88	25.40	37,492.45	0.56	829.29	30.80
2033	1,506.67	26.93	40,571.28	0.58	880.45	30.85
2034	1,537.52	28.54	43,886.01	0.61	934.42	30.88
2035	1,568.40	30.26	47,453.59	0.63	991.32	30.91
2036	1,599.31	32.07	51,292.12	0.66	1,051.29	30.92

As you can see, you start with 1,000 shares. But as the stock pays dividends, you automatically buy more shares. By the end of 20 years, you own nearly 1,600 shares, without putting in an additional cent of your own cash. And all of those shares continue to pay dividends. Assuming a modest dividend growth rate of 4%, you go from collecting $300 in income on your position to more than $1,051.29. And notice what the compounding does to your total return. Again, assuming a modest growth rate of 6%, your $10,000 initial investment is worth $51,292 in just 20 years — well over five times your money!

Make the Most of Your Money

Besides utilizing the power of compounding, DRIPs provide a number of additional advantages…

1. When you purchase shares of a company through a broker, you're hit with a brokerage fee. Over time, these fees can take a huge bite out of your returns. DRIPs allow you to reinvest dividends back into the company without paying a brokerage fee. This can make a huge difference in your long-term returns.
2. Once you've purchased at least one share of stock and enrolled in a DRIP, you'll be able to purchase partial shares of the company with your dividends. You won't have to save cash to purchase full shares.
3. Because you're investing in a DRIP periodically — usually quarterly when dividends are paid — you're able to buy more shares of stock when the stock price is low and fewer shares of stock when its stock price is high. This is known as dollar cost averaging. This helps lower your overall purchase price of a stock, thereby boosting your returns.
4. While dividends are reported as capital gains, dividend reinvestment plans do not make any cash payouts. While stock prices may rise, no capital gains tax need be paid until the stock is sold. The longer the shares are held, the lower the tax rate. The lower your tax rate, the more gains you keep.

Start "Juicing" Your Dividends Today

Many companies offer DRIPs, including several of the stocks you'll find in *Lifetime Income Report*. In fact, I've identified five elite companies in particular that allow you to bypass your broker, buy shares directly from the company and begin "juicing" your dividends today. Click on the links below to fill out the respective application forms to get started.

Annaly Capital Management www.agorafinancial.info/ht210

Philip Morris International www.agorafinancial.info/ht211

Hercules Technology Growth Capital Inc.www.agorafinancial.info/ht212

Procter & Gamble www.pgshareholder.com

HCP Inc. http://ir.hcpi.com/Dividend-Reinvestment-and-Stock-Purchase-Plan

Remember, the sooner you start a DRIP, the sooner you'll enjoy magnified dividends. Be sure to stick with *Lifetime Income Report* for my latest thoughts on these companies, as well as new opportunities to employ DRIPs.