

# The 2016 Gameplan

## 4 Seasons Portfolio



# The 2016 Gameplan Seasons Portfolio

**On our honeymoon,** my wife & I travelled to Whistler, Canada in December, 2011 and enjoyed a remarkable week of ski and snow. We enjoyed snowmobiling, the Olympic village and great time with our hosts. Then, we headed to NYC for Christmas celebrations. We went to the Ballet and Opera, headed to the clubs at night, did some shopping and dined at gourmet restaurants. On the 30th of December, we flew in Rio de Janeiro, still dressed in our coats and gloves. When we landed, we realized just how completely different the climate is in the southern hemisphere and the northern one at exactly the same time. It was scorching hot. People were at the beaches of Copacabana and Ipanema, and hotels were packed in preparation for New Year's celebration.



Some 4 Million people were expected to turn up for the countdown all dressed in white. The fireworks display was epic and lasted a full 30 minutes. We partied all night. The next day it was raining heavily, and the forecast was rain for a number of days, and we headed out of Rio de Janeiro to what became our favorite place of the honeymoon – Buzios.

A once quiet fishing village that is a true paradise and now is a popular beach town. We also saw many sites in Argentina and Uruguay before returning home. We packed clothes for all the seasons, because we were prepared in advance.

**The global economy is also transitioning between the seasons and my personal game plan is designed for maximum gains no matter which season we are in while making sure there is little exposure to catastrophic risks. My plan is called 4 Seasons Portfolio, and in this report, we cover it thoroughly. 100% transparency.**

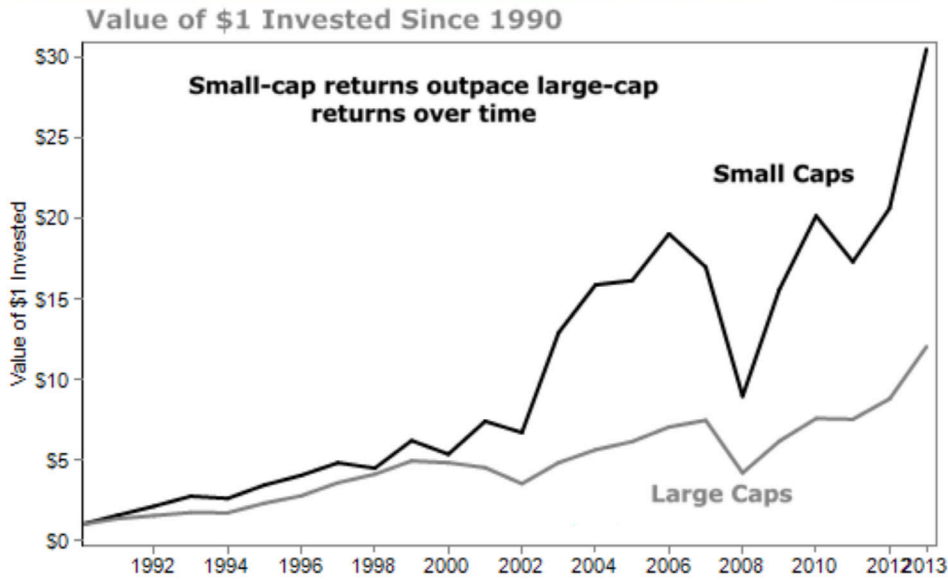
The concept of an All-Weather portfolio is not new. In his masterpiece book: “Money Master the Game: 7 Simple Steps to Financial Freedom”, Tony Robbins interviews the world’s most respected investors. Similar to what Napoleon Hill did at the turn of the 20th century, Tony wanted to analyze these successful billionaires and find common threads. Of all the people he interviewed, the man who left the biggest mark on him is Ray Dalio, the Multi-Billionaire founder of Bridgewater Associates, the world’s largest Hedge Fund. Bridgewater has two large funds: Pure Alpha & All-Weather. After conducting a personal audit through widely respected accounting firms, Ray’s fund was crowned as a legendary one. It has outperformed the market by a wide margin every year since inception, and has never had a losing year - including 2008. Now, the fund holds more than \$50 Billion and is closed to new investors. **What most people don’t know is that a fund that size has many drawbacks. That is the reason they can’t take on any more clients. The larger you become, your world of opportunities is getting thinner.**





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A fund that large can't spend time researching micro-cap, small-cap and mid-cap stocks, but those are the type of companies that have outperformed all sectors throughout history.



We, as individuals, have a huge advantage over the All-Weather fund. That is how the name 4-Seasons Portfolio can be. **By taking the concept applied by the world's greatest hedge fund manager in history, and tweaking it by giving it steroids and perfecting it, I have created my 2016 game plan and now I share it with you.**

The 4-Seasons Portfolio is based on current economic condition and their impact on the foreseeable future. Warren Buffett famously said that if Ben Bernanke whispered in his ear the interest rates for the next 5 years, it wouldn't make a bit of difference to him. He also famously said that at Berkshire they pay no attention to macro-economic events and focus solely on analyzing companies, **but Warren is unfortunately making a mistake and he knows it.** In fact, everyone knows it.

**Berkshire has underperformed gold since the year 2000, for example, because he refuses to buy the yellow metal, and there are countless fund managers with a better 20 year record. Macroeconomics does matter when big changes occur and we must take them into account.**

The economy works in cycles, and we must be flexible enough to make changes like a chameleon changes color to fit her environment. That's why it's important to constantly review the portfolio and make sure you change with times. The good thing is the core always stays the same. Investing and speculating at its core is the art of protecting your principle and being very selective at finding only those companies that can produce market beating returns. That is how the 4-Seasons Portfolio is built:

- 1. Defense:** The portfolio is well protected against overall downside and in fact, there are assets that will gain in value during deflation or inflation.
- 2. Core Assets:** The portfolio is well positioned for investments in companies that are able to grow through recessions and become more efficient in credit deflation or inflation - no matter which of them dominates the immediate future. The aim of this part of the portfolio is to own companies that return 10%-15% per year over the long-term (10%-15% per year is higher than 95% of investors in a recent study conducted going back 87 years.)



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3. **Smart Speculations:** This is what Warren Buffett totally ignores, and big funds like Ray Dalio's fund that charges their clients 20% of profits to participate in. For us, this is a great thing; much less competition creates bargains, and as we have seen, these companies can rise 100%-500% in a given year. In fact, many of favorite companies have been big winners.

## Defense

Read **Activity Disease** if you haven't already. 2016 is a good time to hold cash. Asset prices are expensive, and every once in a while, there will be great opportunities. **While the market will correct, you will want to have "opportunity funds"; cash that is ready to be deployed.** Inflation is a threat, but Wealth Research Group is watching all the indicators, and it doesn't seem imminent at all.

**4-Seasons: 20% in cash.**

**Gold & Silver:** There isn't any better time-tested and proven way to protect from catastrophe than these metals. If you want to have insurance from money printing, understand that this real form of money cannot be printed, and furthermore, it is fully yours. The government has no claim over it. Think about it – even if your house is free & clear, if you don't pay taxes on it, the government can foreclose on it. Gold & Silver coins are outside the system, and therefore a great way to protect you. **Also, the metals are trending up especially in times of negative interest rates, which we are experiencing. Gold & Silver have been the world's top performing asset for 2016 thus far.**

**4-Seasons: 7%-10% in physical metals.**

**If you are more scared than me, add to your silver, then to your gold and lastly to your cash in this order. More than 50% in defense is not necessary.**

## Core Assets

**Real Estate:** One of the greatest and simplest ways to grow your wealth, but I believe the next decade will be challenging for investors. **That's why the 4-Seasons Portfolio is taking real estate investing to a whole new level.** One of the best-performing sectors of housing is elderly homes. For individual investors it is next to impossible to buy these, but I am suggesting a loophole. There are professional investment firms that are making a killing from nursing homes and other high yielding real estate. They pay high dividends, and will continue to prosper, as the U.S. population is aging. Every 10 seconds a person celebrates his 65th birthday and this trend will go on for many years. The easiest and safest way to invest is REIT's. They trade like stocks, so you can liquidate in seconds, instead of going through the hassle of an actual sell, not to mention there are no tenants to deal with. This is absolutely the right strategy for investors starving for income.

**4-Seasons: 15% in REIT's. If you are a retiree, REIT's are so much better than bonds or fixed income investments.**



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4. **Cash-Gushing Monsters:** This group of companies is unique in the fact that they do not suffer from downturns. They are very specific companies that are able to keep growing no matter what and pay increasing dividends.

This allows for compounding your investments at a 10%-15% annualized rate of return, and this rate is higher than 95% of investors out there. This is the safest way to become wealthy from stock investing and requires time and patience. If you possess both, a mere \$100,000 investment today could turn into \$2,000,000 in 25-30 years and fund your retirement. Making 20 times your money is a lot, and it takes mental effort to stay the course.

**4-Seasons: 25% in large-cap cash-gushing monsters. Next week we will be profiling a company that should be included in this portfolio.**

## Smart Speculations

**Fast-Growing companies:** This group of companies is on the rise right now, and can generate high-returns for a decade to come. They are involved in sectors that are booming and thus booming themselves. With these companies, we invest in well-established industries and looking for the niche leaders. **Some of the interesting industries for 2016 are: Foods, Health care, Personal Security, agriculture and logistics.**

These companies are so solid that they will do well no matter what the government does.

**4-Seasons: 20% in Mid-Cap Fast-Growing companies.**

5. **Smart Speculations:** This is the reason I founded Wealth Research Group. Our in-depth knowledge of key people in the mining sector has allowed us to prosper from the rise in precious metals prices. While gold & silver are a special type of commodities used as money and industrial uses, the big gains come from discovering them, developing a project and producing them.



This chart shows the explosive potential still ahead of us for mining shares. As you can see, this is the best time to be speculating since 2001. Ideally, we are looking for the largest differences between the lines and then we have about a 2-year window.

**Wealth Research Group believes the second half of 2016 will be absolutely on steroids for mining shares, since they will begin reporting earnings, and after the first half of 2016 saw the metals become the best-performing assets in the world, the second half will expose how cheap mining shares are.**





# The 2016 Gameplan Seasons Portfolio



It's been a long time since gold has outperformed the mining shares by such a wide margin, and we will see this gap closing this year.

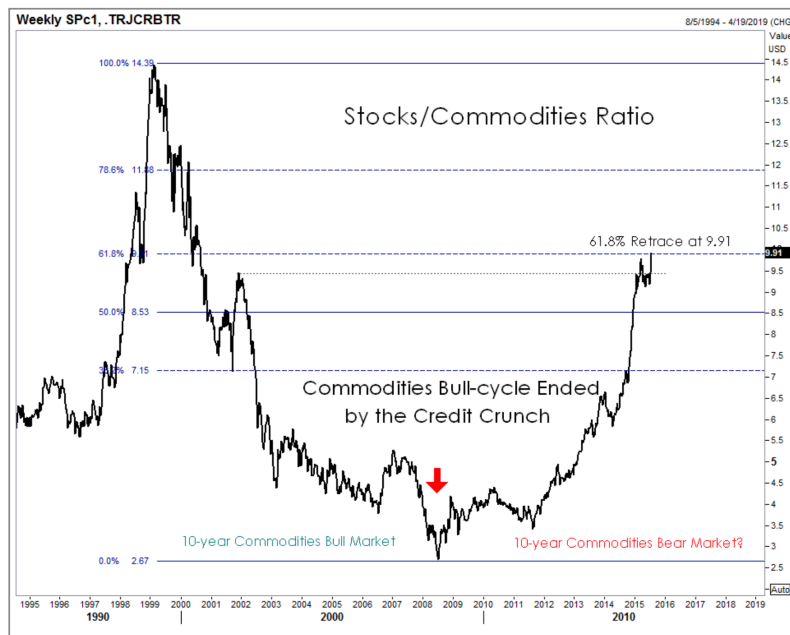
It's not only gold & silver. Most commodities have huge potential.

You will notice we are seeing the last stage of a 10-year bear market in commodities, and we are actively researching a number of companies to profile for you.

In essence, we believe this is the time to be speculating – prices are cheap, conditions are favorable and we have at least a two-year window.

It is very possible to double your money every few months buying the right companies. **I know it is possible, since I have personally done so multiple times in 2016 without any loss.**

Investing in resource companies is entirely different than investing in cash-gushing monsters. Warren Buffett famously said he likes to buy great businesses that any idiot can run, because eventually an idiot will run it. We can't afford that mistake in this sector. It is all about proven resumes and proven track records.



## 4-Seasons: 10%-15% in Smart Speculations.

We have found a number of companies run by absolutely honest and capable individuals with insane real-life experience. We see huge potential ahead as these companies will start reporting earnings. Be ready with the cash we discussed earlier. We are going to be rewarded for our discipline.

I ask you to consider this strategy and this portfolio.

**Make 2016 a big year for yourself.**