

## Why Underground Capitalist

OUR PATH TO FINANCIAL INDEPENDENCE

## Who Is Underground Capitalist

AN INTRODUCTION TO UNDERGROUND CAPITALIST



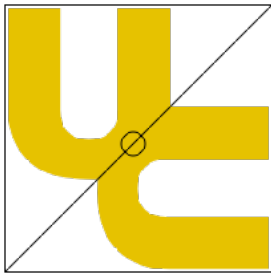
WEALTH BUILDING POOLED INVESTMENT ACCOUNT



TIME THE MARKET? MORE TIME IN THE MARKET

# THE UNDERGROUND

## Why Underground Capitalist?



Making money in America has fallen out of favor. Even our representatives in Congress and the Whitehouse have made profit a dirty word. Many Americans are exhibiting jealousy and hatred toward the rich. One reason the people are angry is because success in America has become more and more difficult every day.

Our government should be protecting our rights to Life, Liberty and the Pursuit of Happiness but instead our leaders seek to undermine those rights at every turn. ***Capitalism is the path to financial independence.*** Unfortunately many in our country, including our leadership, believe Socialism is a preferred path.

The Socialists will have us believe our path to financial independence is to take wealth from those who have it. Socialists implement this philosophy through increased taxes, increased social programs, restrictions on businesses and restrictions land use. Most recently they have told us when we can go outside, what we must wear and injected us with medications.

Socialist solutions often have the opposite of their intended consequences. In truth high taxes prevent the middle class from



Herb Rose: Founder Underground Capitalist

moving into the rolls of the rich. Welfare makes the poor dependent on the government. Regulations drive costs higher while not providing the protections intended.

American government has created an environment where avoiding risk is more important than creating wealth. Underground Capitalist seeks to shine a light on these governmental failures and to help its members create wealth for as long as it is still possible in America.

## Who Is Underground Capitalist?

Underground Capitalist is a Junto created to accomplish three things for its members:

1. Stimulate Discussion,
2. Facilitate Change, and
3. Create Wealth

Underground Capitalist will stimulate discussion supporting what it means for us to have a government of the people, by the people and for the people. From time to time we will publish this newsletter discussing political and economic topics and relate historical perspectives in support of Capitalism. We encourage the participation of all in these discussions. Please send your articles or responses to The Underground.

Underground Capitalist will, when possible, facilitate change. We have more ideas than capacity in this regard so please, volunteer to lead the change.

Underground Capitalist is Creating Wealth in three

### Wealth Building



Income > Spending



Do not put all your eggs in one basket



Time in the Market Beats Timing the Market



Do Not Panic

ways:

1. Pooled Investment Account,
2. Private Mortgage Investments, and
3. Real Estate Investing.

The Underground Capitalist Pooled Investment Account invests in equities and exchange traded funds. We simply buy the dip and sell the rally. Underground Capitalist Members can invest in the account with as little as \$1,000. Members will still need to pass the application process. This account is 100% at risk and investors may lose all of their investment.

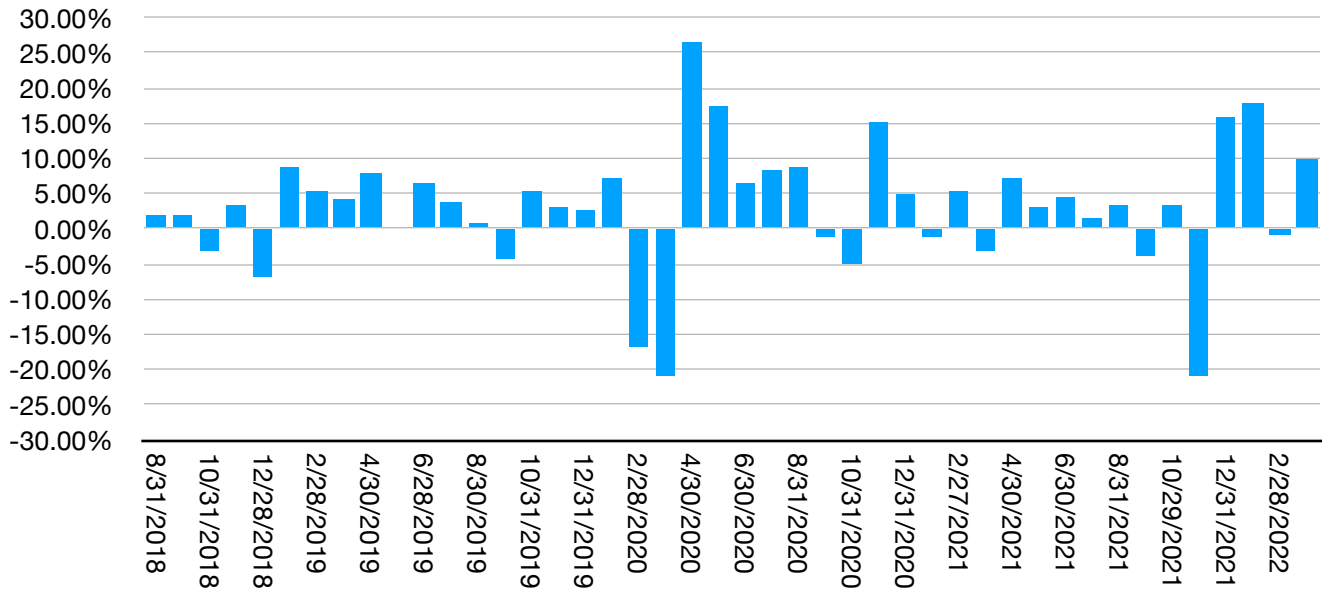
Private Mortgage Investments pay a fixed annual return of 4%. The investment is backed by real estate. You will not receive an owner's deed or a deed of trust. This investment is not backed by the government in any way including the FDIC. There are limits to the account - Contact Underground Capitalist to learn more.

Real Estate investing with Underground Capitalist will be implemented in the future. Look for us to outline this in a future newsletter. If you are deeply interested, contact us and motivate us to move up the timeline.

This is not an offer to buy securities. Underground Capitalist does not issue securities or stock of any kind. Underground Capitalist does not provide investment advice. We are not financial advisors and are not licensed to sell securities.

## Historic Returns

Underground Capitalist has developed its trading strategy since 1998. The strategy has been relatively stable since 2018 when the, "buy more slowly" philosophy was implemented. There have been small changes to the strategy since 2018 and there will be changes in the future. The results from trading have resulted in greater than 2% average return per month after fees but before taxes. Most of these trades will be short term capital gains so investors should expect to pay taxes at your maximum marginal tax rate. A 2%/mo rate is 26.8% annually. Do not expect these gains to continue due to fundamental changes in



the market to include Federal Government and Federal Reserve policy. As always, past performance is not a guarantee of future results.

## Imparts

Underground Capitalist is very interested in your contributions, questions and suggestions. Please contact us at [admin@undergroundcapitalist.com](mailto:admin@undergroundcapitalist.com).