

# A RISING TIDE...



## You Made a PROFIT, Now What? Build future income streams by investing your profits.

**T**wo things are certain, no three: Death, Taxes and the future failure of Social Insecurity. In the golden days, our grandparents retired with a pension plan. In more recent years, our parents (those who financially survived the Great Recession), live off social security. How will you fund your retirement in the event both are absent?

### **Owner-Operated Real Estate.**

Banks love to finance buildings that you operate out of. First, you have "skin in the game." Second, you can form an LLC and rent the building back to yourself at a profit. Third, you get a tax write off for the interest and expenses. Finally, the building can be a solid part of your exit strategy one day. You will have options such as leasing the building to a tenant or selling the building and banking the equity after taxes. Instead of making your landlord rich, why not build wealth for your family?

### **Multi-Family Investments.**

There are many companies that allow you to invest in their portfolios. Returns can be anywhere from 8-12% in the right deal. Start asking your customers if they offer investment opportunities. CD's return less than 1%. Now that is risky!

### **Dividend-Producing Stocks.**

With a little research you can find stocks that pay significant dividends. Dividend income can be reinvested

into more shares until you reach the age that you need to live off the dividends.

### **Rental Property.**

Ignore the horror stories about 2 am phone calls about a toilet leaking. Rental property is a great way to build passive income, especially when the mortgage is paid off. If you hire a reputable management company it will allow you to sleep easy and is worth the management fee.

Your financial future depends not on how hard you work, but how hard your money works for you. If you set aside an hour a week to start reviewing your income and personal financial statement, you can set some goals and map out a plan for a fine financial future. Pension plans will not do this nor will the government.

These are just a few ideas that are outside the box ways to create income from your profits. I would love to hear some of your success stories. Email me at [mketterman@gotyfloored.com](mailto:mketterman@gotyfloored.com) to share!



**Matt Ketterman**

*Matt Ketterman opened for business out of his 1998 Honda Accord and has since created millions of dollars in net income. He operates a highly successful flooring company with nearly zero advertising. Matt can be reached at [mketterman@gotyfloored.com](mailto:mketterman@gotyfloored.com).*