

The Renegade Money Guide

Secrets to Profiting From Little-Known Automated Money-Growing Methods And Living a Rich Leveraged Life

Written by Brad Wajnman,
Co-founder, M4 Research

Edition 1.5

LEGAL NOTICE

M4 Research LLC, the Publisher (a.k.a. M4), has strived to be as accurate and complete as possible in the creation of this report, notwithstanding the fact that M4 does not warrant or represent at any time that the contents within are accurate, due to the rapidly changing nature of the Internet.

The Publisher will not be held responsible for any losses or damages of any kind incurred by the reader, whether directly or indirectly, arising from the use of the information found in this report.

This report is not intended for use as a source of legal, business, accounting or financial advice. All readers are advised to seek services of competent professionals in the legal, business, accounting, and finance fields.

The Reader assumes responsibility for use of information contained herein. The Author reserves the right to make changes without notice. The Publisher assumes no responsibility or liability whatsoever on the behalf of the Reader of this manual.

Copyright © M4 Research LLC. All rights reserved

No part of this report may be reproduced or transmitted in any form without the written permission of the Publisher.

About The Author



My name is Brad Wajnman and I live in Los Angeles with my wife Chiara and our totally spoiled Siamese cat, Milo.

There's nothing extraordinary about me. I grew up on the West Coast in a modest middle class family where both my parents worked their butts off for everything we had.

Professionally, I'm a former freelance illustrator (think Norman Rockwell) by trade. As an introverted creative type, choosing to become a professional artist just seemed like the most natural fit for me.

Freedom has always been ingrained in my DNA, so I decided to launch my art career right after college graduation and be my own boss.

Things were great... at first. But after 6 years of being hunched over a drafting table for 12 hours a day to meet pain-in-the-ass deadlines for my commercial clients, I was burned out and needed a change.

Intrigued by the concept of "passive income" and the idea of not always having to work to make money, I set out on a quest in my mid 30s to find a smarter way to leverage my time, money and resources.

I'm not a lazy guy, but I made a pact with myself that if there were easier, more profitable ways to make my money grow in a truly passive way, then I was going to find them.

And I did. I discovered a "hidden economy" that gives anyone the ability to automatically and effortlessly extract money from it no matter how bad or uncertain the global economy gets.

I even have photos or screen shots to prove these passive streams really do work.

Fast forward to today – Chiara and I wake up naturally every day without an alarm clock buzzing in our ears. We don't worry about the recession, company layoffs, or a boss getting on our nerves.

We're not affected by any of these things because we created our own economy that allows us to control every moment of our time.

As others struggle with mounting debt and poor job security, we've got passive income streams that keep pumping out cash flow whether we're at home, on an unplanned getaway vacation, in Italy with my wife's family, or just chillin' at the beach.

It's an enviable lifestyle... but what good is it if I keep my automated income secret to myself?

It certainly won't earn me any good karma points, that's for sure. Plus, holding back and hoarding valuable information from others just doesn't jive with who I am.

What you give away, you always get to keep. So if you'll indulge me, in this report I'm going to pull back the curtain and reveal **my top three favorite underground passive money-growing methods** that I've personally researched and tested with my own money. I explain how to use each one to make money in plain English, no jargon.

And by the way, you don't need any advanced education or financial knowledge to profit from these done-for-you methods. They're all designed to work for ordinary people.

I've also got a special surprise for you towards the end of the report where I'll tell you how you can quickly tap into the same exact methods myself and others I've shared this info with are using right now to generate short-term passive cash flow and build long-term wealth.

So without further ado, let's dive in...

Introduction

The wealthy have always known the power of having multiple streams of income. They know that the more you have, the easier it is to rebound if one of them goes away.

However, all income streams aren't created equal. Some are *linear* and others are *passive*. For example, if you're an employee and get paid a salary or by the hour, then your income is linear. And, when you don't show up for work, neither does your paycheck.

Very few people I meet have **passive** income streams. Most people don't have any passive income coming in, let alone have a CLUE of how to create *multiple* passive income streams...

Sadly, the closest most people ever get to enjoy passive income is when they finally start collecting their measly Social Security benefits.

The AARP, which usually attempts to make older Americans feel more optimistic about their future, says that 40% of Americans expect to "work until they drop."

Think about it. How many senior citizens do you see greeting you at Walmart or working at McDonald's these days?

Do you think they planned it that way?

Hell no!

Retirees aren't there by choice. They planned to work hard, save for their future and retire comfortably, but it didn't work out... because the plan is faulty.



There's an old expression that says, "You never get hit by the bus you see coming."

It's the one you *don't* see coming that will nail you. The unsugar-coated truth is that the days of being able to rely on Social Security, your 401(k), IRA, or pension plan are long gone.

To put it bluntly: **You're on your own.**

I'm not saying this to depress you.

My point is this: If you want to create massive amounts of wealth and retire while you're still young enough to actually enjoy it, then you've got to dump the old and outdated financial roadmap based on *hope* and *time* and exchange it for *control* and *leverage* instead.

I'll explain how you can use control and leverage to design your own "stimulus package" in a minute, but let me ask you a serious question before we go any further down the rabbit hole...

Do you feel *uncomfortable* being one of the masses?

If so, this report was written for you. Because the sort of people I like to help are those who are NOT happy with just accepting things the way they are. They're ready to cut the chains, challenge the status quo, and fight back on their own terms!

And to do that requires being open to an entirely new way of thinking.

It's your choice: Be just like everybody else and live like they do... or have the courage to recognize the insanity of the settle-for-less "herd" and choose a **different path**.

Let me put it another way. If the thought of being different than everybody else scares you even a little, please stop reading now.

It's okay. The no-holds-barred information I'm going to share in this report isn't for everyone.

But... if you're willing to keep an open mind and hold your natural, healthy skepticism in check till the end, then I'm confident you can avoid ending up like the 95% crowd, who at age 65, are still "clocking in" at a job, or are broke and dependent on friends, relatives, pensions or the government, living hand-to-mouth.

You don't have to follow the conventional 'wealth-in-a-wheelchair' plan that hopes you're able to survive the lifelong gamble of frugal sacrifice and wait 40 or 50 years to achieve financial independence.

I'll show you how you can get there a LOT sooner and join the 5% successful group who has the time and financial freedom to do what they want, whenever they want and with whomever they want.

See, there's a reason why 40% of the world's wealth is controlled by only 1% of the population. These people aren't necessarily any smarter than anyone else, but they do understand something 99% of everyone else doesn't: they know the difference between *earning money* and *creating wealth*.

Pay close attention to the next section because I'm going to debunk the myth that you have to work hard for half your life or longer to become financially independent...

Exponential Money Leveraging

Before I describe each passive money-growing method in greater detail, I want to make sure I put things in the proper perspective. And the best way I know how to do that is by discussing *The Rule of 72* and crunching some numbers (I promise I won't get too complicated here)...

With The Rule of 72, the arbitrary value of 72 divided by your Return on Investment (ROI) will tell you how many years it takes for your money to double.

For example, if you've got \$1,000 earning you 3% per year in, say, a typical mutual fund (this is the NET amount after factoring in inflation), then it will take you 24 years to double that money (the number 72 divided by 3(% per year) = 24 years).

Even though that assumes that you just leave the money in there and never add any additional money, I'm sure you'd agree that that's a really, really long time to wait.

Of course, if you're starting out in your early 20s, you've got time on your side. But, if you're a little riper on the vine like my wife and me, you probably don't have enough time to grow your money at those pathetically low rates.

Now at 6% per year, your money will double in 12 years (72 divided by 6(%) = 12 years).

Let's do a few more...

- If your money earns 10% per year, it will double in value every 7.2 years
- If your money earns 20% per year, it will double in value every 3.6 years
- If your money earns 55% per year, it will double in value every 1.3 years

When asked, most people I talk to at social gatherings and business events tell me they'd be thrilled to get a reliable 6% net annual return on their money in today's economy.

But let's take this even further...

What if you could earn **6% per MONTH** instead of per year?

No, that's not a typo. And yes, it IS possible (as you'll soon find out).

If you can earn 6% per month on your money, then you can **double your money every year** by compounding the monthly profits.

Before I show you how it can realistically be accomplished, let me give you a hypothetical example to illustrate how life-changing a 6% monthly ROI can actually be.

Let's say you started with \$1,000. At the end of the first year, you'd have **\$2012** (6% per month X 12 months).

So now you start your second year with \$2012, which would then grow to **\$4048** in the next 12 months.

Look at what can happen over a period of 10 years starting with only \$1,000:

1st Year - \$2,012
2nd Year - \$4,048
3rd Year - \$8,147
4th Year - \$16,393
5th Year - \$32,987
6th Year - \$66,377
7th Year - \$133,565
8th Year - \$268,759
9th Year - \$540,795
10th Year - \$1,088,187

In as little as 7 years, you could be enjoying a six-figure passive income. And in less than 10 years, you could be a "work-free millionaire".

Of course, if you don't want to wait that long, you can dramatically speed up the process by starting with a larger amount of capital.

Here's what \$10,000 produces in 7 years at 6% per month compounded:

1st Year - \$20,121
2nd Year - \$40,489
3rd Year - \$81,472
4th Year - \$163,938
5th Year - \$329,876
6th Year - \$663,777
7th Year - \$1,335,650

In 4 short years you could be generating a passive income of over \$13,000 per month. But, after just 3 years you could have a monthly income of around \$6,750.

I don't know what an extra \$6,750 a month coming in on complete autopilot would do for YOU, but it's definitely enough to replace a lot of people's take-home pay from their current job, and then some.

One of the biggest financial lessons I learned many years ago was that contrary to what conventional wisdom teaches, financial freedom isn't about how much money you make, or how much you've got socked away in a 401(k) or how many homes, cars or other possessions you've acquired.

Nope... it all boils down to how much money you have **COMING IN** from **income-producing assets**, which in turn, determines how long you can survive without working.

For example, let's say you have a monthly budget of \$8,000 to cover all your bills, plus all your lifestyle and entertainment needs.

Now, what if the assets you've got working for you were able to produce at least \$8,000 per month in hands-free passive income whether you get up out of bed and show up to work or not?

By reading this report, you're one step ahead of everyone else who would love to make it a reality but don't know where to start. As I've hinted, there are little-known passive money-growing methods that have remained a closely guarded secret for a very long time.

They're the kind of opportunities that most people aren't privy to and don't even know exist, and what the government, greedy bankers and the wealthy elite **don't want you to know**.

The Back Story

I already shared a little bit about my story and what I've been able to achieve. But what I didn't tell you is how many failures I had to go through to get to where I am today.

Truth is, things weren't always rosy. Not even close.

During the first few years of my journey, I studied all kinds of different ways one could create passive income.

Like many, my search initially led me to online high-yield investment programs (aka HYIPs).

You've probably seen them before. They all claim to pay ridiculously high fixed daily returns on your money. But 99.9% of them aren't actually based on any real investments at all.

Instead, they're nothing more than fraudulent money games and off-shore scams run by con artists whose number one goal is to milk your bank account dry.

The money goes in, but like the original "Roach Motel", can't get out.

Before I knew how these high-yield scams worked, I made the mistake of dabbling in several of them. But, it didn't take long before I found out just how fast your money can be stolen... because one by one, they all eventually stopped paying and disappeared.

Yup, the universe quickly taught me who was in charge, and it sure as hell wasn't me.

It's embarrassing to admit it, but altogether, I'd say I've easily lost well over \$100,000 on high-yield investment scams of one form or another.

And each time it happened, it left me feeling like I just got monkey-slapped in the face (ouch!).



Feeling totally disgusted at myself for being ripped off so many times, I could've easily thrown in the towel.

But, I didn't.

I picked myself up, got off my pity wagon and began hunting for other passive income opportunities that could give my wife and me the financial freedom we were looking for, but without the risk of being scammed again.

Long story short, after many late nights burned away, a trusted friend I met online many years ago introduced me to a mastermind group of guys he knew who were quietly pocketing hundreds of thousands of dollars in passive cash flow.

As I got to know these guys better, they gave me direct access to their 'underground' passive income-producing methods (similar to those I'm going to share with you).

Let me tell you, when you know exactly WHAT to do, WHERE to go, and WHO to listen to, leveraging your money into more money becomes as simple as following in someone else's footsteps.

And that's exactly what I did. Right out of the gate, I watched in amazement as my first passive income stream started generating over \$1,000 per week right out of the gate.

Since then, I've had days where I wake up, fire up my computer and find out that over \$500 was deposited into my accounts while I was sleeping. How cool is that?

Now, I don't expect you to believe any of this stuff, just yet. After all, the idea that any ordinary person can make money like this *without working* is so foreign to what we've been taught all of our lives, it's simply unbelievable to most people until they see proof.

So to prove to you that it really *is* possible, on the next couple pages I've included some real-life examples of the kind of passive profits I've personally enjoyed so you know that these are *factual results*, not pie-in-the-sky projections or "what if" scenarios.

The screenshot below shows that a total of **\$2842.12 of net profit** was deposited into this particular account during this 5 day period (my wife and I have several):

A/C No: 56 Name: Brad W

80.60
89.30
89.08
89.08
89.08
96.00
98.52
631.66

A/C No: 56 Name: Brad W

36.66
36.85
36.85
41.25
41.46
55.27
56.66
61.87
61.87
428.74
429.02

A/C No: 50 Name: Brad W

91.69
91.13
91.13
106.79
96.49
106.79
584.02
581.26

A/C No: 54 Name: Brad W

44.99
44.99
50.62
103.82
106.24
96.58
447.24
447.24

A/C No: 56 Name: Brad W

102.03
106.57
101.72
89.57
106.49
106.51
106.57
44.76
764.22
752.94

Here's another screenshot showing a steady stream of 'work-free' profits we receive on a regular basis from one of our smaller accounts:

Symbol	L/S	Bought	Sold	Shares	P/L
BAC	Long	12.93	12.96	300	9.00
BAC	Long	12.99	13.25	300	78.00
BAC	Long	13.34	13.5	300	48.00
BAC	Long	12.84	13.18	300	102.00
BAC	Long	13.49	13.82	300	99.00
BAC	Long	13.31	13.46	300	45.00
BAC	Long	13.04	13.34	300	90.00
BAC	Long	13.03	13.22	300	57.00
BAC	Long	13.03	13.18	300	45.00
BAC	Long	12.35	12.65	300	90.00
BAC	Long	12.5	12.71	300	63.00
BAC	Long	13.04	13.34	300	90.00
BAC	Long	13.46	13.77	300	93.00
BAC	Long	13.9	14.5	300	180.00
BAC	Long	14.7	14.87	300	51.00
BAC	Long	14.55	14.74	300	57.00
BAC	Long	14.56	14.72	300	48.00
BAC	Long	14.45	14.6	300	45.00
BAC	Long	14.08	14.33	300	75.00
BAC	Long	14.08	14.29	300	63.00
BAC	Long	14.56	14.72	300	48.00
BAC	Long	14.06	14.36	300	90.00

I'd probably be skeptical if I didn't experience myself. But the fact is, all these profits were made on 100% autopilot using the methods I'm about to share with you.

What I *won't* share with you, however, and what I refuse to be any part of (and so should you) are get-rich-quick schemes and ponzi-based money games.

It took me losing six figures to learn my painful lessons, but I still see lots of people who are on a never-ending mission to find and swallow that ever elusive (and non-existent) magic do-nothing-get-rich-quick pill.

Hopefully that's not you... 'cause there's no point in going any further if it is.

On the other hand, if you're tired of all the hype, gimmicks and empty promises of overnight riches polluting your email inbox daily and you want something REAL, then read on and I'll explain exactly...

How to Start Multiplying Your Money Like The Banks and The Wealthy Do

One of the first books I ever read about building wealth was Robert Kiyosaki's "Cashflow Quadrant," which explains the difference between those who use leverage to become wealthy versus those who don't.

Each of us resides in at least one of four quadrants, which are designated by where our main source of income comes from:

- **E: Employee** – You have a job
- **S: Self-employed** – You own a job (this was me in my former career as a freelance artist)
- **B: Business owner** – You have people working for you or own a "system" that allows you to make money even when you're not working
- **I: Investor** – You have money working for you

Kiyosaki recommends we should all strive to be in the "B" and "I" quadrants, instead of the "E" and "S" quadrants... but not everyone is cut out to be an entrepreneur.

Not only that, but the time, effort and capital required to get a business off the ground is anything but passive. The other thing to consider is that no matter how successful you become, YOU are always still part of the equation.

So while growing a business is a good step in the right direction (and one that I wholeheartedly endorse), it doesn't incorporate the most LEVERAGED step, which is: **Use money (not work) to make more money.**

Over the years I've personally tested out several methods to leverage smaller amounts of money into larger amounts, but I've included a quick overview of my three top favorite ones that deliver profits to anyone who holds the keys to them (I'll also let you know where you get the "keys" too).

They're not widely publicized because those who know how profitable they are would rather keep it to themselves than let "little guys" like us in on the action... and they're fighting tooth and nail to keep it that way.

Let me describe each one in more detail...

Passive Profit Method #1

The first under-the-radar passive profit method is what's known in the alternative investment world as a "managed account".

Even though insurance companies, universities, and pension funds have allocated billions of dollars into managed accounts for over 25 years, they're still unknown to most people.

Most managed accounts fall into one of the two following categories:

- **Managed Forex** - The Forex market (**Foreign Exchange**) is the largest and most liquid financial market in the world. Instead of stocks, MONEY is traded. It gives anyone with access to a computer and an internet connection the ability to make money 24 hours a day, 6 days a week (Sunday 4pm EST to Friday 4pm EST) no matter what's happening on Wall Street.
- **Managed Futures** - Managed Futures trade precious metals (gold, silver), grains (soybeans, corn, wheat), equity indexes (S&P futures, Dow futures, NASDAQ 100 futures), soft commodities (cotton, cocoa, coffee, sugar), as well as foreign currency (Forex) and U.S. government bond futures.

Banks and hedge funds have kept these highly lucrative investment vehicles to themselves and their high-end clientele for decades.

In fact, up until a little over 10 years ago, you couldn't even qualify to participate in this type of privileged passive income playground unless you had at least \$1 million dollars to work with.

See, there's an elite group of professional money managers and traders in the financial industry who have the ability to make incredible profits from the markets. The best of the best are able to generate **high double- and sometimes triple-digit annual returns**, even in a bad economy.

The challenge, however, is that many of the world's top 1% of money managers only trade exclusively for large financial institutions.

But you don't have to be wealthy to profit from managed accounts because I have direct access to a number of highly successful money managers and traders who allow 'small-frys' like you and me to effortlessly **piggyback off their skills** in exchange for a percentage of the profits they make for us.

These guys are a rare breed, but because they're paid based on performance, their only incentive is to make us money. Best of all, everything, and I mean EVERYTHING, is done for you.

Participating in managed accounts is as easy as 1-2-3:

1. Fill out an online account application (takes 10 minutes or less)
2. Deposit money into your account
3. Then sit back, relax and let the professionals do all the work

Once you've set up your account and have funded it, your work is done. Your time is freed up to do whatever you want to do.

You can be making money at the beach, out on the golf course, on a cruise ship, or even while you're sleeping. It really doesn't matter because there aren't any geographic restrictions.

From virtually anywhere in the world, you can access your account and request a withdrawal of your profits anytime you need some extra cash. It's almost like having your own in-house ATM machine.

You can check in as often as you'd like to see how your money is growing, and no one ever touches your money but you.

There's no expiration date with this perpetual money-growing method, which means you can do it for as long as you like. And again, everything is done for you, so you don't need to know anything about the financial markets.

Let me put it this way. When you buy a car, you get an owner's manual.

And even though the owner's manual covers all kinds of details about the engine, the transmission, and the suspension, all you really need to know is how to drive the car so you can get from Point A to Point B, right?

That's what we're talking about here. You just follow a few simple instructions, strap in, and put the 'vehicle' on cruise control.

Passive Profit Method #2

More fortunes are made from trading stocks than any other financial instrument, yet over the last 15 years the middle-class has been absolutely crushed by one bubble after another.

First it was the telecom bubble in the mid-90s. Then we had the tech bubble in 2000, and then came the housing bubble that sparked the Great Recession in 2008.

But the challenges individuals are currently facing go way beyond that, because in today's economy, more than 80% of all the volume traded on the U.S. stock exchange is done by high-powered super computers instead of humans.

Every major bank, institutional trading firm and hedge fund on Wall Street is leveraging automated artificial intelligence technology to siphon money out of the market faster than the blink of an eye.

Like a turbocharged electronic vacuum cleaner, their high-speed computers can buy and sell millions of shares in nano seconds, allowing them to legally cheat the system and rip off the public.

Fortunately, there's a little-known, fully automated way to beat 'em at their own game.

Let me ask you something...

How happy would you be if you were walking down the street tomorrow and found a \$50 bill laying on the ground right in front of you?

Do you think it would put an extra spring in your step?

You bet it would!

Well, imagine stumbling across \$20s, \$50s or even \$100 bills on the ground and stuffing them in your pocket 5 days a week.

That's exactly what this second passive money-growing method can do for you.

It uses what I like to call 'walk-away' technology. In a nutshell, it's a piece of automated software that treats money in the stock market just like money you'd find on the street.



The software automatically turns itself on in the morning, looks for profitable opportunities throughout the day while you're at work, picking up the kids, etc., and then shuts itself off at the end of the day, all 100% unattended. It's all point-and-click easy.

In other words, it has absolutely nothing to do with you having to manually buy and sell any stocks yourself. The software does it all for you completely hands free, and therefore, requires NO stock market experience in order for you to profit from it.

It has the patience of a tortoise to squeeze out some great compounded returns over time and will pull money off the table for you every single chance it gets. It's the equivalent of owning your own private cash-collecting toll booth.

And while no one can make any performance guarantees, many users of this automated software have reported **averaging 3 - 10% per month** in passive profits.

I'm personally using this method to grow my wife and my self-directed 401(k) and continue to be impressed with its performance. In fact, **our account balance is up 3.7% over the last 30 days alone.**

Most 'Average Joes' like you and me love this method because of the flexibility, security and potential gains. And because of its popularity, I'm sure you've run into dozens already. And there are thousands more out there...

So how do you know which one works and which one to stay away from without testing and drying up your funds?

I'll share with you how, and which one I use after I tell you about Method #3...

Passive Profit Method #3

How would you like to have a set of your own little robots that do nothing but retrieve gold nuggets for you, day in and day out, from your own private goldmine?

Well, this third method I want to share with you uses what's called an "Expert Advisor" to passively multiply your money for you on autopilot, even if you're starting out with a small budget of just a few hundred bucks.

An Expert Advisor (also referred to as an EA or Forex robot) is a sophisticated piece of automated trading software that monitors, analyzes and trades the Forex market for you 24 hours a day, 6 days a week.

Thank You for previewing this eBook

You can read the full version of this eBook in different formats:

- HTML (Free /Available to everyone)
- PDF / TXT (Available to V.I.P. members. Free Standard members can access up to 5 PDF/TXT eBooks per month each month)
- Epub & Mobipocket (Exclusive to V.I.P. members)

To download this full book, simply select the format you desire below

