BLUE RING INVESTORS

Investment Strategies To Grow Your Assets

"Every dollar that passes through our hands really only has one of two outcomes: it is either used to increase wealth or it is not..."

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TABLE OF

CONTENT

Regardless of how much money one has, it seems that everyone wants even greater wealth. One way to accomplish this is through the growth of assets.

While there are many strategies that lead to asset growth, all of these strategies are really dependent on three things:

1. **How much money one invests.** Clearly, the more money you invest, the more likely you are to attain a signifi cant level of assets.
   - Are you investing all that you can?
2. **The achieved growth rate on that money.** The difference between earning 12% versus 8% over an extended period of time is significant.
   - Can you deal with the risk that comes with higher returns? Are you willing to educate yourself to the necessary level to earn higher returns?
3. **The length of time of the investment.** Time plays a huge role in asset growth. On the average, your assets will double on their own approximately every 6-7 years with aggressive investment strategies.

The real challenge to building wealth has little to do with understanding principles, but rather lies with a long-term and consistent application of

those principles. This is the reason so few people are able to build significant wealth. Knowledge that is not applied consistently has no practical value.

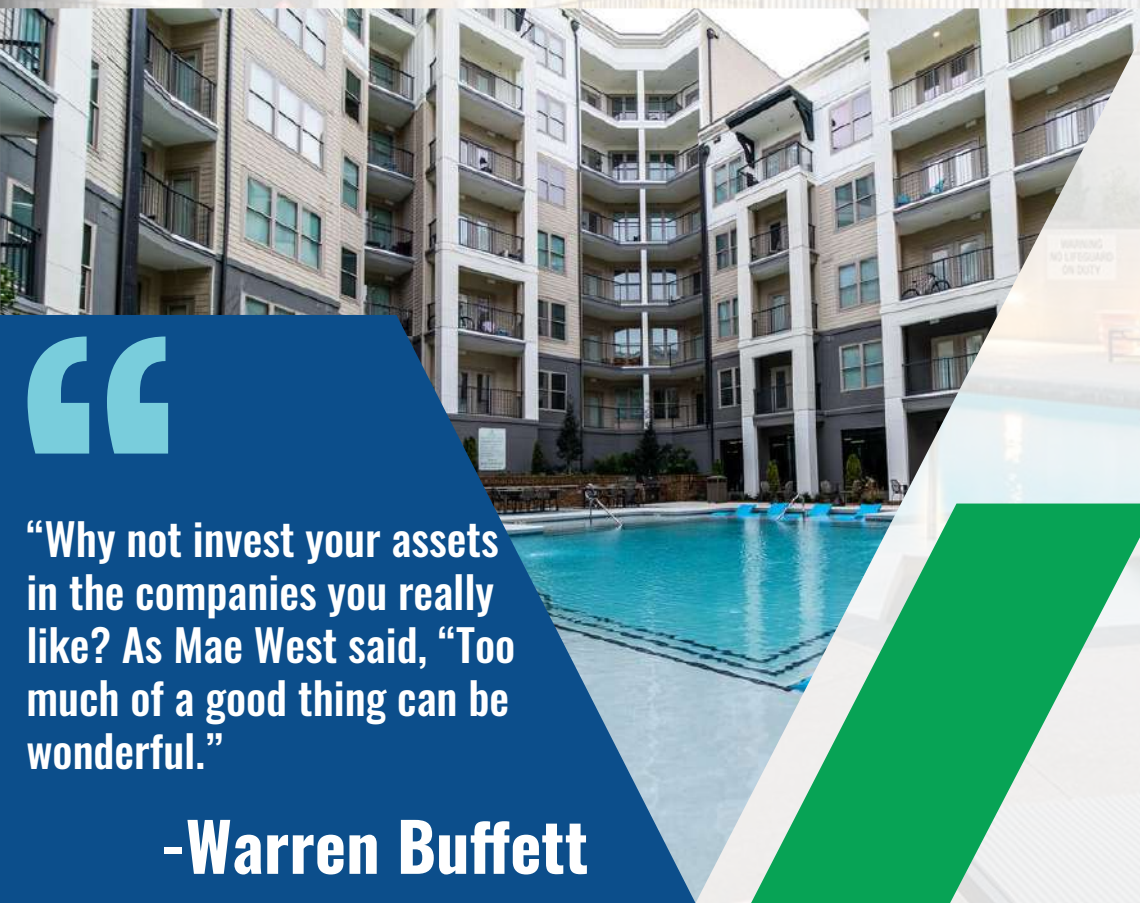
So, the good news is that there are really only two steps to growing your assets:

1. **Make investing rules for yourself.** Take advantage of the above principles to make rules for yourself about how much you can invest, getting a good rate of return, and time.

2. **Consistently abide by those rules.** It's like losing weight. If you eat less and move more, then you will lose weight. Everyone knows this, but how many overweight people do you see every day? Consistency is critical for success.

Unfortunately, while these rules are easy to create and understand, most people find them very challenging to live by on a regular basis.

This report reveals a 9-Step Strategy you can follow to help you consistently take advantage of these investment principles.



"Why not invest your assets in the companies you really like? As Mae West said, "Too much of a good thing can be wonderful."

-Warren Buffett

Step #1: Have a goal and a plan.

The biggest mistake you can make when trying to grow assets and wealth is to not have a written plan. **Without goals and a plan to support them, success will be very challenging to achieve.** Goals and the corresponding plans to achieve them provide the proper perspective to make decisions each day that are conducive to what you want to achieve.

This first step will greatly reduce the amount of wasted effort and goes a long way towards guaranteeing positive results. Studies have shown that goal setting and planning are incredibly effective.

So while there isn't a single, universal answer to growing your assets, your first step should always be to set financial goals and create a plan to achieve them.

The best plan for you will vary based upon your current assets and income, as well as your current stage of life.

Ensure your plan fits your situation for your best results.

Step #2: Live beneath your means.

You must decide that the freedom of being wealthy is more important than having the appearance of wealth. Most people would rather have the most extravagant lifestyle they can, rather than live beneath their means and apply their expendable income towards asset growth. But you're not most people. You can build true wealth!

> "It is interesting to note that the 200 richest people have more assets than the 2 billion poorest"
>
> - David Korten

The most important component of building wealth is the rate at which you accumulate assets. At some point, you reach a tipping point where the return on the assets is much larger than any further contributions will ever be. It's imperative to reach that tipping point as quickly as possible.

Consider this:

Every dollar that passes through our hands really only has one of two outcomes: it is either used to increase wealth or it is not.

There is no other outcome. Be certain you are applying every available dollar to growing your assets. In order to grow your assets most effectively, it's important to maintain a lifestyle that is beneath your income. Earn as much as you can, spend as little as you can, and invest the difference.

Perhaps the best and most simple way to do this is to have a household budget. Know where you're spending your money and find a way to save and invest more.

Step #3: Increase your financial knowledge.

The best way to improve your rates of return and, ultimately, your overall growth rate is to educate yourself. **Learn how to maximally profit in any market condition.**

This knowledge cannot be acquired overnight. It takes some effort and time. Consider that the faster you learn the better off you'll be.

However, it's important to avoid falling into the trap of trying to learn everything before you start investing! Learn enough to make some sound investment decisions and then jump in. It's only natural to make some mistakes earlier on when there's less at stake. You can also learn a lot from these errors.

Make it a habit to regularly learn more about money and investing. This is a critical step to your financial future. There is no shortage of books, websites, courses, and newsletters to provide the necessary education.

Step #4: Start early.

Let's look at how profoundly time affects the growth of your assets. Assuming a 12% growth rate, your money should double approximately every six years. In other words, if you wait six years to get started, you have effectively cut your ultimate level of wealth in half. Waiting 12 years would reduce it by 75%.

Procrastination is always a bad habit but it may be at its worst when it comes to financial matters. So get started as soon as possible.

The longer you wait, the more diffcult the process becomes. For example:

- If you start saving in your 20s, you can achieve very significant assets by saving only 10% of your income.
- If you begin in your 30s, that number rises to around 25%.
- If you wait until your 40s, the number is closer to 35%.

It is far more comfortable to save 10% than it is to try to save 35%!

Nearly everyone in the United States will earn enough money over a lifetime to be able to accumulate significant assets. But few meet this challenge successfully. Don't let procrastination hurt the growth of your assets!

"

"Wealth is well known to be a great comforter."

-Plato

Step #5: Put everything on auto-pilot as much as possible.

Most things are easier when done automatically. For example, it's much easier to save money if it's taken out of your paycheck and automatically deposited into a separate account. If you try to remember to save on your own, you'll be less likely to be successful.

Let's look at a few examples of how you can set up automatic asset growth:

1. **Automatic savings plans.** It's hard to spend all of your paycheck when you don't have access to all of it. Having part of your pay transferred to a savings or investment account before you get your hands on it works so much better!

   - Talk to your human resources department about setting up these automatic deposits.

2. **Own a home.** Owning a home is very advantageous financially. In a way, it's really forced savings. Part of the monthly payment has the dual function of eliminating debt and creating a real asset. There is also the likelihood of a house increasing in value over time.

3. **Own other real estate.** If one piece of property is a good idea, then owning several could be a great idea. By having more property and tenants to make the payments, becoming a landlord can be very lucrative in the long-term. This can be a great automatic tool for building assets.

   - However, being a landlord can be a considerable drain on your time, as well as adding significantly to your expenses. This isn't for everyone. Check out your local real estate club. They're the experts on your local real estate market and can tell you what to expect when becoming a landlord.

4. **Retirement investment plans.** Participate in 401(k) and other similar tax-deferred retirement plans with automatic contributions. **These savings are significant because of the tax breaks.** In addition, your employer might have matching contributions, which can easily double your investments for free!

There are many other examples. The key is to find some automatic investment vehicles that work for your situation.

"Owning a home is a keystone of wealth...
both financial affluence and emotional security."

- Suze Orman

Step #6: Learn from your results.

Most of us are not fortunate enough to be in a position to inherit great wealth and assets. Therefore, the full responsibility of growing assets is ours.

While this level of responsibility might be intimidating, it's also stimulating to realize that you have control over the level of assets you ultimately accumulate. **You have the power to create your financial future!**

Mistake-driven learning

Step #7: Over-commit resources.

The military has a principle called 'overwhelming force'. In a nutshell, this is the idea of committing resources well beyond what is needed. For example, if a particular mission needed a minimum of 1000 troops, four tanks, and three planes to be successful, the military might send 1500 troops, six tanks, and five planes.

- Assuming the original assessment was correct, the success of the mission is all but guaranteed by committing greater resources than necessary.

- Growing assets is very similar. If you believe that it is necessary to save $300 a month for 20 years to reach your goals, it would be wise to save a greater amount of money each month for an even longer period of time.

- Most people do the minimum they believe will be required to be successful. Unfortunately, this approach is rarely successful. By taking the minimum route, everything must go perfectly. There can be no setbacks. There can be no mistakes.

- **By over committing resources, success is far more likely.**

“Let individuals create real wealth, empower them, create something that they can leave for their children.”

-John Sununu

Step #8: Keep your assets out of reach.

It's much easier to save money in the long term if you keep your money in a place that is difficult for you to get to.

For example, a savings account is easily accessible. If you want to go away for the weekend, it's so easy to simply remove the money from the savings account to pay for your trip.

However, if that money is in a brokerage account, most of us would not sell stock for a little weekend fun. Similarly, money that is saved in a retirement account is not only difficult to obtain, but there are also financial penalties frequently associated with accessing the money.

So while you're building your nest egg, keep your hands out of it as much as possible. **The best policy is to never borrow from your long- term savings to fund your current lifestyle.** Easy to say, but challenging to do.

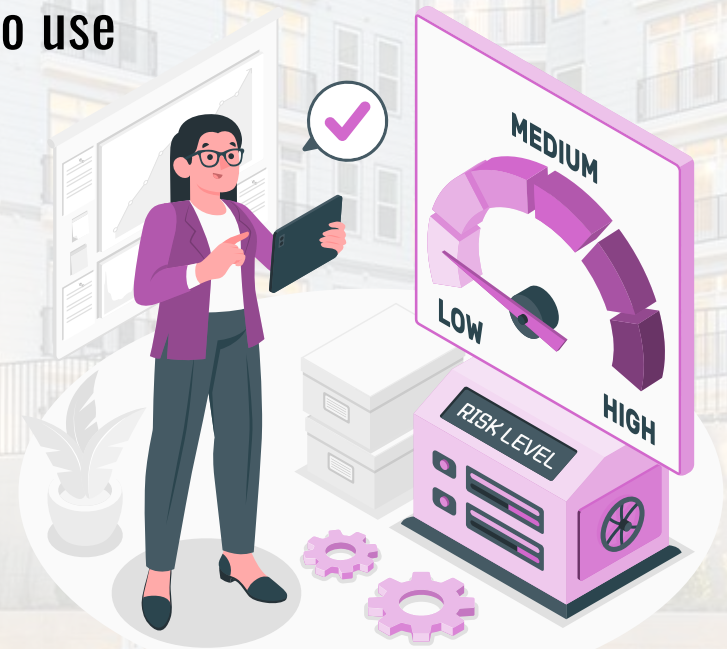
Remember, the more you're willing to sacrifice now, the more you're likely to have in the future.

Step #9: Manage your risk.

While growing your assets, keep in mind the importance of guarding them while still providing the opportunity for significant growth. Always consider the downside to any financial moves or investments. **Vary your portfolio** to prevent huge losses that you might not be able to recover from.

One way to have your assets depleted quickly is to not have the appropriate insurance in place when it is needed. Health insurance, automobile insurance, long-term care insurance, and more can prevent your having to use up your assets in a crisis.

Though most people don't think of insurance in this way, insurance is really a method of protecting your assets.



"Money is kind of a base subject. Like water, food, air and housing, it affects everything yet for some reason the world of academics thinks it's a subject below their social standing.

- Robert Kiyosaki

How to Analyze a Stock

Over time, the stock market has delivered returns around 11%. With long term investing, that's a great return, and the stock market will probably be at least part of your focus when building your assets.
There are many ways to invest in the stock market, but the most common ways are by investing in mutual funds and buying stocks.

You can get approximately the same returns as the overall stock market by buying shares of Index Funds, which vary your portfolio and mimic the market as a whole. You can even set up automatic mutual fund purchases from your retirement or investment account, making this investment method super easy for you.

However, buying and selling individual stocks can also be very lucrative.

These strategies will help you analyze stocks for sound investments:

1. **Understand the company and what they do.** Don't purchase a share in a company that does something you don't understand.

- Warren Buffet readily admits that he has missed out on many great stocks because he did not understand the underlying business. But Warren refuses to invest in companies he doesn't understand. In investing, it's always wise to follow his lead.

- **If you understand what the company does, you'll be able to make better decisions as the economy changes.** Certain market situations affect some companies more than others. For example, if you own shares in a bunch of paper mills, it might be worthy of your attention when the price or demand for paper changes.

- How large is the company? Smaller companies often have more opportunities for growth. Very large companies tend to grow slower but can be more stable.

2. **Understand the basic financial numbers.** These numbers can help you determine if a stock is priced fairly. They also give some indication regarding the health of the company.

   - Earnings per share (EPS) essentially tells you how much profit the company is making. Compare this to other companies in the same business. How does your company compare?

- Price-to-earnings ratio (P/E Ratio) is the stock price divided by the company's earnings. A high price to earnings ratio suggests that either investors are expecting share prices to rise or that the stock is overpriced. This ratio is sometimes referred to as the "multiple."

- How much debt does the company have? What is its plan for dealing with that debt?

> "If you know how rich you are, you are not rich. But me, I am not aware of the extent of my wealth. That's how rich we are."
> **- Imelda Marcos**

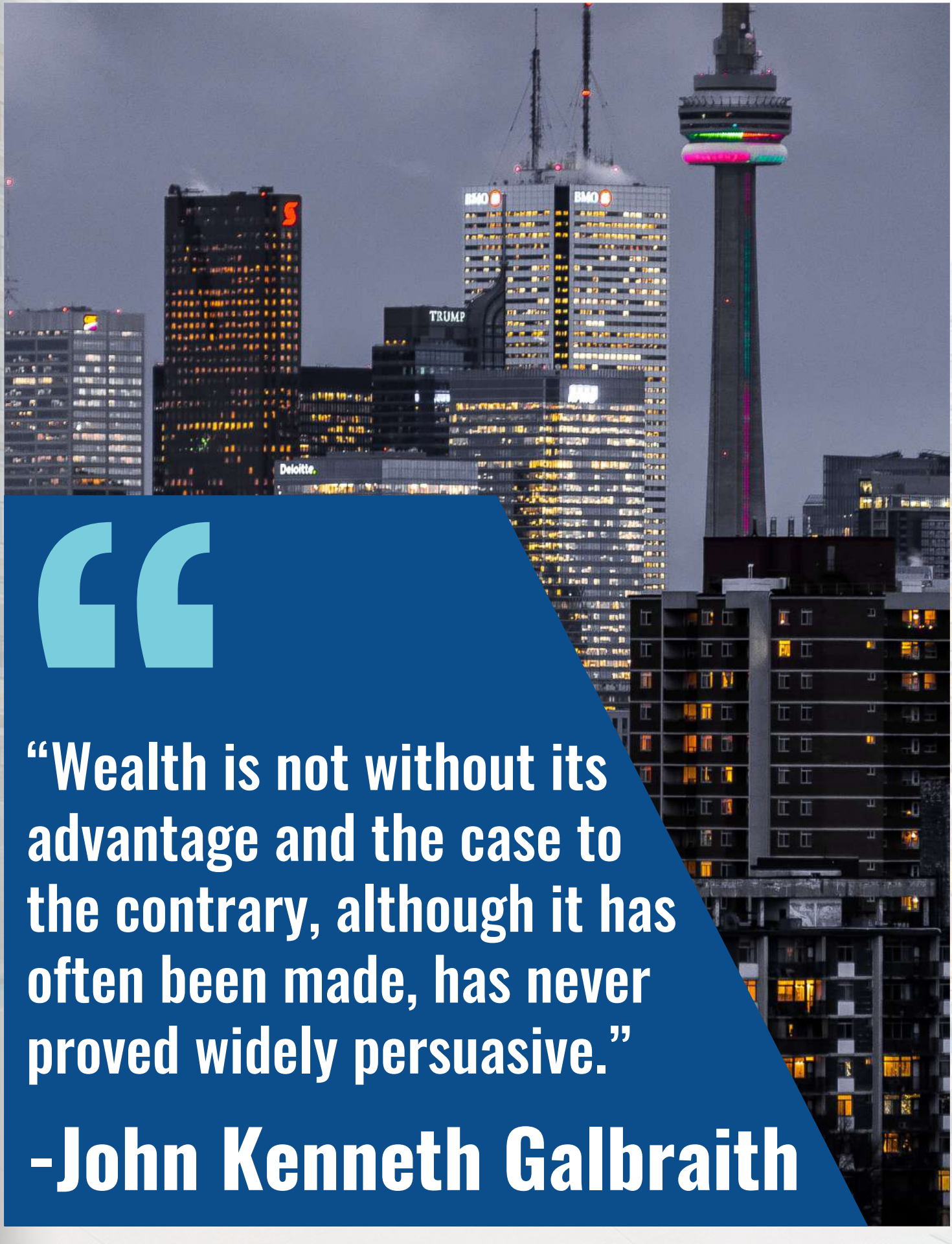
There are many complicated ways to analyze stocks. Simply knowing the basics can help to identify which stocks are worth looking at more closely.

Conclusion

Everyone would like greater assets and wealth. **Building a significant amount of assets has always been very simple.** Simple does not necessarily mean easy, but simple means that basically anyone can do it.

Following the steps in this report will get you started on the road to wealth and help you maintain consistent asset growth.

Nearly anyone can grow his or her assets beyond imagination. But it's important to get started as soon as possible and take actions each day that contribute to your wealth. You might just be the next Warren Buffett.



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"Wealth is not without its advantage and the case to the contrary, although it has often been made, has never proved widely persuasive."

-John Kenneth Galbraith

One of the best ways to be successful at anything, including investing and asset accumulation, is to follow this process:

1. Take action.

2. Evaluate your results.

3. Then, improve your actions to get better results until your goal is achieved.

Asset accumulation must become a set of habits that you create for yourself. You can determine to a large extent how much money you save and what is done with that money with effective financial habits.

So learn from your results and seek to improve them over time. Learn from your mistakes and your results will improve.

3. **What is the potential for growth?** Is the industry stagnant or is there potential for growth in the future? How has that field changed over the last few years? What is the expectation for the future?

4. **Income.** Does the company pay any dividends? If so, how much does it pay? Many times, the more income the investment provides, the less likely it is to experience significant growth in the future. This is because the profits are being spent on the investors instead of expanding the business. Be sure to research the growth potential before you invest.

5. **Learn everything you can about company.** What is the company's past? What are the experts saying? What are the expectations for the future?

About Author

Sanjay Hegde
Founder/CEO

Sanjay Hegde is Founder and President of Blue Ring Investors LLC and brings to the company more than 15 years' experience establishing customer relationships and managing multimillion-dollar corporate accounts for companies in the U.S. and abroad.

He holds the following credentials from RE Mentor: Acquisitions Specialist, Funding Specialist, Property Asset Management Specialist and Underwriting Specialist. In addition, Mr. Hegde is connected with a deep network of operational, tax and legal experts focused on commercial real estate investing.

His expertise includes sales, marketing, strategic planning, executing long-term business plans, analyzing market trends and finding and acting upon new opportunities for growth.

For the past 15+ years as a top-level corporate executive operating in highly competitive environments, Mr. Hegde has consistently provided leadership to drive multimillion-dollor revenue growth through innovation, cost-effective operations and cultivation of strong business alliances.

About Bluering

Blue Ring Investors LLC is a North Carolina-based Limited Liability Company formed to pool investors' funds to purchase high performing multifamily, senior and student housing properties in U.S. emerging markets.

The Company is led by Sanjay Hegde, a real estate investment specialist with a keen understanding of the needs and goals of the dentists, doctors and other medical professionals who are the Company's main clientele.

His background in sales and marketing enabled Sanjay to help propel a friend's dental practice to greater success while providing him an in-depth knowledge of the financial challenges and issues faced by busy medical professionals aiming to grow their retirement portfolios more efficiently. Sanjay realized that passively investing in real estate could provide a powerful solution to their problem, prompting the creation of Blue Ring Investors LLC to educate them and help them make smart investments to meet their ultimate long-term financial needs.

BLUE RING INVESTORS

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