

Renting Stocks

Create monthly income on the US stockmarket
using the tools of the pros

Version 1.25



Planet Wealth™
discover financial freedom

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About Planet Wealth

The purpose of this eBook is to teach you one of the strategies that we have used to create considerable wealth, and continue to use to generate a regular monthly income.

Before we show you how, it's important you understand the history of Planet Wealth.

You see, we are investors ourselves, and have been using a variety of different strategies on markets around the world for many years. We formed Planet Wealth in 2004 through a simple idea that we should share the trades that we identify with other investors.

Since then Planet Wealth has grown considerably and we now have a team of professional traders educating, teaching and best of all sharing the exact trades they identify on the US stockmarket.

Planet Wealth continues to grow since its formation, but we have kept the same values of only sharing the trades that we would place if using our own money. That will never change and is what sets us apart:

We don't just teach – we share our trades and provide 24/7 online support via an online interactive forum

Our members have shared in our success. In fact since 2005 globally Planet Wealth has more than 5,000 eBook members and over 1,000 active subscribers to the Trading Diary.

We are diversified across a number of strategies, one of which is Renting Stocks, and we recommend you consider your own situation on whether this strategy is appropriate for you.

You can view all the Renting Stocks results [here](#).

If you like what you see and after reading and understanding this eBook you can sign up to the **Trading Diary** by completing the form at the back of this eBook on page 25 and faxing or posting it back to us.

Alternatively you can subscribe on-line at our secure website at www.planetwealth.com/user using the log-in details provided to you when you purchased the eBooks.

Our Mission Statement

At Planet Wealth, our mission statement is more than just words on a page – it's a philosophy that guides the way we do business every day:

Planet Wealth is an investment and trading company that uses shareholder funds to create both income and capital growth. We are diversified across a range of strategies using securities and derivatives (stocks and options) on the US stockmarket.

We share our experience, skill and knowledge with our members. We educate, guide and support them so that they can achieve their financial goals.

Our members range from first time investors to experienced traders.

We provide:

- a comprehensive education on each of the strategies we use through our eBooks;
- an online community for our members to discuss our strategies in an open and interactive environment;
- full support from our team of professional traders 24/7;
- access to the trades those professionals identify; and
- an introduction to DirecTRADE, which enables Trading Diary subscribers to copy our trades.

As you have purchased this eBook you now have lifetime access to the public forums of Planet Wealth. Simply login at www.planetwealth.com/user using the details provided when you purchased the eBooks.

You can chat to other members and ask us questions about the strategies. Of course if you want to see our trades you will need to subscribe to the Trading Diary and you can find out more about that on page 17.

Renting Stocks - the Basics

Let's get started. First of all, we'll cover what we mean by the term Renting Stocks...

We use the term 'Renting' our stocks, because everyone understands this in terms of property. We buy a house or apartment, we become a landlord, and we rent it out to someone else. We receive money (rent) over a designated period.

Well, we can do almost exactly the same thing with stocks. We can buy stocks and then rent them out. If we already own stocks, we can rent them out.

We choose the price at which we want to rent them, we choose the rental amount we are happy with, and we choose the time period we want to rent them out for.

And the stocks we rent out can't damage our house, can't be late with their payments and they can't keep asking us to fix things for them. They are a lot less demanding tenants than real people.

However, if we go to our stockbroker and say "I have some stocks I want to rent", he will think we've gone crazy and will have no idea what we're talking about.

Later, we'll teach you how to talk like a stockbroker, but for now, let's cover the basic ideas behind a Renting Stocks trade - a simple example is the best place to start:

Trade Example

If we want to rent out some stocks, we first need to own the stocks. We may already own some, but let's assume we don't and we decide to buy 200 stocks of XYZ.

Every company that trades on any market anywhere in the world is given a code (sometimes called a ticker), usually 2- 4 letters long. We will use the example of a fictional company whose stock code is XYZ.

Please note the trade used in this example is identical

to a real trade we have done in the past, and we've simply changed the company code to the generic XYZ.

XYZ is currently trading at \$19.97 per stock, so buying 200 stocks will cost us \$3,994. Once we own them, we make the decision to 'rent' them out.

Choose a Rental Price:

The first thing we do is choose a price that we want to rent our stocks at. Most of the time we choose a rental price which is above the price we paid for the stocks.

We'll explain why in a little bit, but for now let's say the rental price we chose was \$20.50.

Choose a Rental Period:

When renting stocks, WE choose how much we want to rent them out for, and how long we want the rental period to last. That gives us the power in the decision making process, and we can choose the criteria that gives us the most profit.

We normally aim to rent stocks every month if possible, so we'll choose a rental period of 4 weeks.

Now that we've chosen to rent our stocks out at \$20.50 for 4 weeks, somebody will pay us to rent those stocks. For now, don't worry 'why' they rent our stocks - we'll explain that later. Just be aware that we can almost always rent our stocks out at a market price.

In this example, they pay us rental of \$1.20 for every stock we have.

We own 200 stocks, so that's \$240 in rent they are going to pay us for the 4 week period.

That rent money goes into our account the very next day! We don't need to wait for it and we don't need to worry about our 'tenants' being unable to pay. That money is ours immediately after we rent our stocks, and is in our bank account the next day.

Even better, regardless of what happens to the price of XYZ, we get to keep that money. It's ours and no matter what occurs before the end of the rental period, we keep it.

That's the basics of the actual trade, and it's very simple. Let's recap the steps:

1. Choose and Buy stocks
2. Choose a Rental Price
3. Choose a Rental Period
4. Rent them out and receive rental payment in advance!

What happens next?

As we said, we receive the rental premium in our account the very next day, and that is ours to keep. But we do own the stocks, so we need to look at what can happen to the price of XYZ between now and the end of the rental period.

In practical terms, there are only three things that can happen to the price of XYZ:

Scenario 1: Stock Price stays the same

Scenario 2: Stock Price goes up

Scenario 3: Stock Price goes down

Let's look at each scenario separately...

Scenario 1: Stock Price stays the same

This scenario applies when the stock goes up or down a little, but at the end of the rental period the stock price is below the rental price (in this case \$20.50) and therefore around the price when we bought it.

So let's assume at the end of the rental period, the stock price hasn't moved much – maybe it's gone up a little - and is now \$20.10.

Scenario 1 Summary

In this case, the rental period has ended, and the stock price is below the rental price (\$20.50). We have already received the rent money we were paid when we first rented out our stocks (\$240), and we still own the 200 XYZ stocks.

Since we still own the stock, we simply rent them out again. This time we choose a rental period until

the end of the next month, and we receive more rent money in our account the next day.

If the stock continues to stay around the same price, we simply do it again and again, renting our stock out month after month and receiving rental every time we do.

If we receive the same \$240 rental each month, that's a return of 6% each and every month, and we can continue to rent them out for as long as the stock price remains the same.

Normally, when the stockmarket is flat and not moving in either direction, it's very difficult to make money. However, the Renting Stocks strategy is a great way to generate a regular income even when the market is flat.

Scenario 2: Stock Price goes up

This scenario applies when the stock price goes up, and at the end of the rental period is above the rental price.

So let's assume the stock price goes up to \$20.70 at the end of the rental period, which is above the rental price of \$20.50.

If that happens, the 200 stocks we own will automatically be sold at the rental price of \$20.50.

We'll explain why this is a little later, but rest assured that we will be forced to sell our stocks at the rental price if the stock price is above that at the end of the rental period.

But that's perfectly fine with us, in fact it's our preferred result – simply because we make the most profit!

Scenario 2 Summary

In this case, the rental period has ended, and the stock price is above the rental price (\$20.50). As with Scenario 1, we have already received the rent money we were paid when we first rented out our stock (\$240), but we no longer own them.

We were 'forced' to sell them at the rental price of \$20.50. However, we bought them for \$19.97, which

means we made a profit of 53c per stock.

For our 200 stocks, that's an extra profit of \$106.

In total, that's \$346 profit we have now made for the trade, in 4 weeks.

That's a return of 8.7% for the month!

Of course, we now don't have any stock left, so we simply start again from scratch by purchasing some more stock (either the same company or different) and renting them out again.

Scenario 3: Stock Price goes down

The worst thing that can happen when you own stocks is that the stock price goes down. However, there are two very different scenarios when the stock price goes down, and it depends on how much it drops by. So let's break this up into two different sections...

Scenario 3.1: The stock price goes down a little.

Scenario 3.2: The stock price goes down a LOT.

Scenario 3.1: The stock price goes down a little...

Of course, we never like to see the price of any stocks we own go down. However, if it only drops a small(ish) amount (say, under 10%) the result is still quite good.

A small drop in the share price is manageable because we have already received rent in advance. Therefore any drop in price is usually offset by that rental income.

Let's say XYZ goes down to \$19 by the end of September. As with Scenario 1, we have already received our rental of \$240, and we still own the stocks.

Of course, our stock has gone down so we wouldn't be happy, but in reality you only lose money on stocks that have dropped in price when you sell them. If you don't sell them, you haven't lost any actual money – it's only a 'paper' loss.

So in theory, if the price has dropped from \$19.97 down to \$19, we are sitting on a 'paper' loss of 97c.

But since we don't need to sell our stock, we haven't lost any actual money at this point. We don't really care too much about what our loss looks like on paper, because it's not a real loss at this stage. However, we have received \$1.20 per stock, or \$240 and that's real money sitting in our account.

Instead of sitting on a paper loss of 97c, we have made \$1.20 of this back in real money.

Then, we simply rent out our stocks again for the next month. If the stock price is \$19, we may rent them out at \$20 this time, and receive around 90c in rental.

At that point, we've received \$1.20 rental for the first month, and 90c for the next, for a total of \$2.10 in rental premiums. That's \$420 for our 200 stocks.

If the price did rebound and go above \$20 by the end of the next rental period, we would be forced to sell our stocks at \$20, which makes us an extra 3c per stock (\$20 less the \$19.97 we bought them for).

So we would then end up with a total profit of \$426 for the trade. That's a still return of over 10% for 2 months.

And if it didn't rebound, we would simply keep renting our stocks over and over, taking in monthly rent time and time again.

Scenario 3.2: The stock price goes down a LOT...

This is obviously the worst case scenario, and is really the only time we can lose money in a Renting Stocks portfolio.

When investing in the stockmarket, the reality is there are always going to be 'cycles', and this means there are booms and busts.

One of the secrets to being a successful, long-term investor is to make a lot of money during the booms, and to keep it during the busts. Protecting our capital is crucial to long term success.

Warren Buffet, possibly the greatest investor of all time, said it best...

“There are only two rules to investing. Rule number one: Always protect your capital. Rule number two: Refer to rule number one!”

We don't want to spend years making nice profits each and every month, only to give it all back if we are unlucky enough to have a position on a stock that goes broke, or its stock price drops significantly.

We've seen some amazing drops in share price value over the years, with many companies going broke and being removed from the bourse altogether.

The most recent example of this is the credit crisis and subsequent sell-off in stocks from late 2007 through 2008. Many companies in the US and around the world have been taken over by governments or other companies, which has the effect of sending their share price to zero.

If we've spent \$3,994 on buying XYZ, and it drops very badly (70-100%!) then we have lost a considerable amount of our investment.

That's always the risk in buying stocks, but imagine if we could remove that risk! Well, we can...

Insure ourselves

Whenever we buy stock in our Renting Stocks portfolio, the first thing we do is buy insurance to protect the stock in case of a big fall in price.

If you are a landlord and you buy a house and rent it out, the first thing you do is insure that house. You want to make sure that if your tenants don't pay rent, or if they damage the property, or even if they burn it to the ground, you are covered for any losses.

No-one buys a house without insurance, and we apply the same principle to our Renting stocks portfolio.

Whenever we buy stocks, we always buy insurance to protect them.

For our example on XYZ, we buy insurance at \$15,

which costs us 30% of our rental premium. Our rental premium was \$240 for our 200 stocks, so that means we spend \$72 to insure our stocks at \$15.

In summary, after we receive our rental (\$240) and buy our insurance (\$72) we end up with \$168 of income.

Now that we have insurance, we have a guarantee we can sell our stock at \$15 – regardless of its current price – at any time before the rental period expires.

Let's look at the worst case scenario: Something happened to XYZ and the share price dropped considerably, let's say all the way down to \$5.

If we didn't have insurance, we would be looking at a loss of \$14.97 per stock, or \$2,994 for the trade. That's a big chunk of our initial investment, which was \$3,994.

While we could live with that, it would take a long time in renting our stock out again and again before we could make up that loss.

Imagine if the absolute worst case scenario happened - the company went broke – making the stock price zero. That would mean we've lost ALL of our investment! That's nothing short of a disaster. But here's the good news...

Because we have insurance, we have a guarantee we can sell the stock at our insurance price of \$15 (even if the company goes broke).

That means we have only lost \$4.97 per stock, or \$994.

That's the most we can ever lose, even if the stock price goes to zero!

Again, when we buy insurance, we have a guarantee we can always sell the stock at that price, no matter what happens. The stock could drop 50%. It could drop 90%. It could go completely broke and not exist anymore.

Regardless, we will always receive the price we insured our stock at (in this case \$15).

In a balanced portfolio, we manage our risk so the

most we can lose is only ever a small percentage of our total capital. So even if we are unlucky enough to be on some really big losers, the loss is still only small, and our ongoing income from keeps us well in front over a period of time.

Buying insurance is one of the key components to a successful Renting Stocks portfolio, and one that means we are not at risk from disastrous one-off events (eg. September 11) or market crashes.

In summary, we **ALWAYS** protect our capital. That means we can sleep at night without worrying about substantial losses, even in the middle of the worst financial turmoil, bear markets or stockmarket crashes.

Return on Investment

You've noticed we have mentioned the 'return' we make on each scenario above – let's take a closer look at this.

The most important thing to consider when making any investment, whether it's on the stock market, in property, or in business, is the returns we're getting relative to our investment.

We need to compare the returns on our investment to what we can get elsewhere.

It's no point making 5% per annum on a stock market investment, if we can get 8% by putting it in the bank.

A good way of doing this is to work out our Return On Investment.

We always look at this in percentage terms and consider our Return On Investment, otherwise known as ROI.

The formula is simple:

ROI = Return / Investment

If we invested \$100 and made \$20 in one year, our ROI would be 20% per annum.

We often annualise this figure, so we can get a realistic idea on how it is performing compared to other asset classes and other investments we can make.

As an example, if we invested that same \$100 and made the same amount of \$20, but did it in only 6 months, our ROI would still be 20%.

But on an 'annualised basis' (if we could get the same return every 6 months) that would be equivalent to a return 40%.

So, to get an accurate picture of the returns we are getting, and to compare them to other investments, we often annualise our ROI.

We'll do that to our examples...

Annualised Returns

Scenario 1: Stock Price stays the same

You would recall that we kept our stock, but received our premium of \$240.

Under Scenario 1 what is our ROI?

Purchase price of stock	\$19.97
Number purchased	200
Total Capital Investment	\$3,994
Rent received	\$240
Less: Insurance cost	\$72
Net Income received	\$168
ROI	4.2%

Our ROI is the Return divided by our Investment, expressed in % terms.

Return (\$168) divided by Investment (\$3,994) multiplied by 100 = 4.2%

But remember, in this example the trade only lasted 4 weeks, or 28 days.

To get an idea on what that means compared to other investments (since most investments are reported on a per annum basis) we convert this into a ROI figure for an entire year, so we can get an 'annualised' return.

To do this, simply divide the ROI by the number of days the investment went for, which will give us a 'per day' return.

Then, multiply that by 365 to get a 'per annum' return.

ROI for the trade	4.2%
Number of days	28
ROI 'annualised'	54.8%

In this case the investment tenor was 4 weeks, which is 28 days, so our Annualised ROI is 4.2 divided by 28 multiplied by 365 = 54.8%.

That doesn't mean this trade actually earns 54.8% return per annum – the trade earned 4.2% in 4 weeks - but IF we did that exact same trade every 4 weeks for the entire year, we would earn 54.8% return per annum.

Of course, it's unlikely we'll do EXACTLY the same trade every four weeks with EXACTLY the same returns, so an 'annualised' return is done purely so we can make comparison on a 'like for like' basis to other investments.

Scenario 2: Stock Price goes up

You would recall that the stock price finished above our rental price, therefore we sold our stock at \$20.50 for a profit of \$106, as well as receiving our initial rental of \$240.

Under Scenario 2 what is our ROI?

Purchase price of stock	\$19.97
Number purchased	200
Total Investment	\$3,994
Rent received	\$240
Less: Insurance cost	\$72
Net Income received	\$168
Capital Gain (from selling stocks at \$20.50)	\$106
Total Return	\$274
ROI	6.8%

Again, this trade lasted for only 28 days, so to compare to other investments we 'annualise' our ROI...

ROI for the trade	6.8%
Number of days	28
ROI 'annualised'	88.6%

And if the stock goes down as in Scenario 3, we still receive our initial rental, and keep renting out our stock each month. We won't be able to work out the ROI until the trade is finished, but even if there is a capital loss on the stock price going down, we aim to offset that with the rental we receive each month. However, you should note that there are risk involved in trading and you should be familiar with those. We have prepared a section in this eBook titles Risks of

Investing that is a good starting point.

Note that the examples in the scenarios and ROI calculations do not include the cost of trading such as brokerage. This will differ depending on whether you use a full service broker or an on-line broker.

Using Leverage

You may have heard a term called 'Leverage', which is the ability to multiply returns because we can borrow money to buy our stocks. If we are not using our money, the results can be amplified, and this is a strategy that can be put to good use here; although it is imperative we understand the risk.

Essentially we can amplify our returns considerably, but we can also amplify any losses.

But how do we get this leverage? How do we get hold of money that we don't have?

Some of you may have heard of 'Margin Lending'. Basically, our stockbroker or financial institution will lend us up to 70% of our total stock purchase, depending on the particular stock. We don't need to meet any security or income requirements – the stocks we buy secure our loan.

We pay interest on the loan, but managed properly should be considerably less than the returns we can generate.

The margin requirements and the amount you can borrow (called the Loan to Value Ratio, or LVR) differ greatly between countries. When renting stocks in the US, we never borrow at this high rate of 70% - the maximum we will ever borrow on margin is a 50% LVR.

That means in the case above, if we had \$3,994 to buy 200 XYZ stocks, then we could borrow another \$3,994 more to buy a total of 400 stocks.

This means we can now rent out 400 stocks, but we've only paid for 200 of them – we've borrowed the money from the bank for the other 200.

This gives us extra rental, and therefore increases the earnings for a successful trade.

It's worth stressing that risk management is extremely important when using margin lending, and as mentioned we often use less than the maximum to be conservative. However, with our insurance in place, we are protected against any major drop in the

stock price, so this gives us plenty of room to amplify our returns without taking on too much risk.

Here's an example of the results for Scenario 2 when using Leverage...

	Without Leverage	With Leverage
Purchase Price	\$19.97	\$19.97
Buy 200 XYZ (our Investment)	\$3,994	\$3,994
Borrow at 50% LVR to buy another 200 XYZ	-	\$3,994
Total Value	\$3,994	\$7,988
Rent Received	\$240	\$480
Less: Insurance Cost	\$72	\$144
Net Income received	\$168	\$336
Capital Gain (from selling stocks at \$20.50)	\$106	\$212
Total Return	\$274	\$548
ROI	6.8%	13.7%
Annualised ROI	88.6%	178.9%

You can see the ROI's are much higher, because we are still using the same amount of our own money, but are able to rent out more stocks.

So when you borrow money to invest, you can potentially increase your profits. However, this does increase your risk, because you can potentially increase any losses as well.

Also, when you borrow money to buy stock, you need to pay interest on that money. That interest is 'capitalized' on your loan, which means you don't need to physically pay the interest each month. Our goal is obviously to make sure the income from the stock (dividends) or income from renting them, or the capital growth, will at least cover the holding cost of interest.

Option Terminology

We've now covered the basic principles of Renting Stocks, but we've done it all in 'lay' talk. To actually be at a stage we can place a trade, we need to do the same thing in 'stockbroker' talk!

As we said before, if we go to our stockbroker and tell him we want to rent some stocks, he won't know what we are talking about. We need to learn how to talk like a stockbroker, and that means learning some new terminology.

Once you understand the principle of renting out your stocks, learning the terminology will come very quick.

What new language do we need to know to speak like a stockbroker? It's called options.

Now, don't let the word 'options' scare you off. In a Renting Stocks portfolio, we are not really trading options as such; we are really just buying stocks and using options to create income (rental).

So the option part of a Renting Stocks trade does not add any risk to the position – in fact, using options actually reduces our risk, because it offsets any losses if the stock price goes down.

Option Terminology

When we talk about Renting Stocks, we are talking about selling a Call option.

To put it in simple terms...

Rental = Call Option

Now, if you were the landlord of a property, you would 'sell' rent to a tenant. And as the tenant, you would pay for rent, or 'buy' it. If the rental is a Call option, then in simple terms...

The Tenant BUYS a Call Option

The Landlord SELLS a Call Option

We actually become like a landlord and Rent our stocks, so what we actually do is SELL a Call option.

And just like a landlord who insures their house or

apartment, we always buy insurance on our stocks. That is called a Put option.

Again, in simple terms...

Insurance = Put Option

If you were an insurance company, you would 'sell' insurance. As a landlord, we 'buy' insurance.

So the trade in it's entirety looks like this:

- 1) Buy the stock
- 2) Sell a Call Option (rental)
- 3) Buy a Put Option (insurance)

When we sell a Call option, the buyer has the right, but not the obligation, to buy our stock at an agreed price on or before an agreed date.

For that right, the buyer pays us – the seller of the option - a premium (rental).

And when we buy a Put option, we have the right, but not the obligation, to sell our stock at the agreed price on or before the agreed date.

For that right, as the buyer of the put option, we pay a premium.

Now, in stockbroker speak...

- 'Selling' an option is called 'Writing' an option
- The rental price is called the 'strike price' or the 'exercise price'
- The agreed date the rental period ends is called the 'expiry date'.
- And when we rent out our stocks, we are 'writing covered calls'.

We are writing a Call option, which is 'covered' by the stocks we already own. We are basically saying to the tenant (the buyer of the Call option) – "We'll sell you our stocks at such and such price on so-and-so date, but only if you want them. For that right, you will pay us a rental, or otherwise known as a 'premium'."

Call option

The owner of a Call option has the right (but not the obligation) to BUY the actual stock at an agreed

price, on or before an agreed date.

And at the same time, we buy a Put option, which gives us a guaranteed sell price should the stock drop in value.

A taste of something more technical...

Call option

A Call option gives the right to buy the stock at an agreed price, if the price goes up in the meantime, it means the call option will increase in price/value.

In our sample trade, if you have the right to buy a stock at \$20.50, and it goes up to \$23, then the right to buy that stock at \$20.50 is worth at least \$2.50 (in reality even more).

So the owner of a Call option wants the price of the stock to go up, because that makes the 'right to buy' that stock (the call option) worth a lot more.

So, in summary, the value of a Call option goes up when the stock price goes up.

Put option

The same goes for a Put option, except in reverse.

In our sample trade, if buy a put option at \$15, that gives us the right to sell that stock at \$15, regardless of what happens. If the stock goes down to \$10, then the right to sell that stock at \$15 is worth at least \$5 (in reality, even more).

So, in summary, the value of a Put option goes up when the stock price goes down.

Using Option Terminology

Earlier, we laid out the basic steps to a Renting Stocks trade, let's look at them again, adding in the step where we buy Insurance:

1. Choose and Buy stocks
2. Choose a Rental Price
3. Choose a Rental Period
4. Rent them out and receive rental payment in advance!

Here's how it looks when we use the correct option terminology, in bold after each one:

1. Choose and Buy stocks
Choose and Buy stocks (the same!)
2. Choose a Rental Price
Choose an Exercise Price (or Strike Price)
3. Choose a Rental Period
Choose an Expiry Date
4. Rent them out and receive rental payment in advance!
Sell Call Options and receive Premium
5. Buy insurance for protection
Buy Put Options

It's as simple as that! People try and make options very confusing, but with the Renting Stocks strategy, the principles are simple - we just need to replace the lay terms with the option terms.

Our Trade using Option Terminology

Let's take a closer look at our example trade on XYZ above, using the correct terminology. Here's what we did:

We bought 200 stocks of XYZ at \$19.97

We sold 2 contracts of Call options, with an expiry date 4 weeks away, at an exercise price of \$20.50, and received a premium of \$1.20c per stock.

You will note that 1 contract of options contains 100 stocks when trading the US market, so we only ever buy stock in lots of 100. We then sell one contract for each 100 stocks we own - for our 200 stocks we would sell 2 contracts, receiving a premium of \$120 per contract.

Here's what happened using the correct terminology:

Scenario 1: The price stays the same

If this happens, it simply means our options have expired safe, we receive the option premium we originally sold, and we still own the stock.

As before, we simply sell calls (i.e. sell Call options) again with an expiry date the next month.

Scenario 2: The price goes up above \$20.50

When the price finishes above our exercise price, it means we are 'forced' to sell our stock at the exercise price.

That is called "being exercised", or having your stock "called away".

As before, this is a good thing, and is our preferred result.

Scenario 3: The stock price goes down

No matter how low the price of the stock goes - even if it goes to zero - we have our insurance in place, which means we can always sell it for \$15.

The end result is our maximum loss is very low, and our upside is preserved.

A final word on terminology...

Just so you know, the term 'Renting Stocks' is not the official name of this strategy. If you went to a broker and said you want to "rent out your stocks", it's unlikely he'd know what you're talking about.

We call it that because it's easier for new traders to understand the principles involved, since buying property and renting it out is widely understood. The actual name of this strategy - that is, buying the stock, selling calls for income and buying puts for insurance - is a 'Collar'.

What's the catch?

Well, there isn't one.

The simple truth is that this strategy works to minimize the risks of holding stock, while producing a regular income from renting them out, and being protected the entire time.

The only downside, if you can call it that, is it can limit potential (possible) capital growth, because when a stock goes above our exercise price, we are forced to sell it at that price.

So it won't ever return you the massive results from picking a stock that doubles or triples can do, but nor is it trying to. More like a 'steady as you go', solid profit generator that aims to consistently produce a regular income from rental premium.

And you don't need a strong bull market in order to make profits. In fact, you don't need the stock price to go up at all in order to generate income from the rental.

And you can even make money when the market goes down.

Let's take a look at the different ways we can structure a Collar trade, depending on our view of the market and where we believe the stock price will go in the future.

Bullish, Neutral, or Bearish?

You've probably heard the terms Bulls and Bears in regards to the stock market. When we have a positive view on a stock, or on the market in general, it's referred to as being Bullish.

When we have a negative view on a stock or the market – that is, we think it will go down - we are Bearish.

And obviously, if we think the stock price will remain stagnant around its current price, we are neutral.

The beauty of the Collar strategy is that you can still make money in all of these situations - whether the market is going up, down, or sideways. All you need

to do is apply the correct Collar structure depending on the market direction.

Let's take a look at the different ways we apply a Collar in different markets...

The Bullish Collar

If we believe the market is going up, or the individual stock we are trading is going up in price, then we choose a structure that will make the most money from that happening.

For a bullish collar, we sell our call option at a price well above the current stock price (called Out-of-the-money, or OTM) which gives us plenty of room to make considerable capital growth should the stock price rise.

We also buy our put option at a considerably lower price than the current stock price (also OTM) because we believe the stock will go up, and therefore are unlikely to need as much protection. We want to spend as little as possible on our insurance, and buying a put option further OTM means it's cheaper to do so.

So, a bullish collar looks like this:

Buy the stock at market price

Sell an OTM call

Buy an OTM put

This gives us the greatest chance of making a significant capital gain should the price rise as expected, and while the insurance is cheaper, it still protects the bulk of our invested capital.

The Neutral Collar

If we believe the market is going to go sideways for a period, we can still make a healthy income from structuring our Collar the correct way.

For a neutral collar, we sell our call option at a price a lot closer to the current stock price (called At-the-money, or ATM). This gives us the most income upfront, and we don't need the stock price to go up in order to make money.

Like a bullish collar, we buy our put option at a lower price than the current stock price (OTM) because we don't believe the stock will drop, and therefore require a lower level of insurance.

So, a neutral collar looks like this:

Buy the stock at market price

Sell an ATM call

Buy an OTM put

This structure allows us to make a considerable income, even if the stock doesn't move! And just like a bullish collar, the insurance is cheaper yet it still protects the bulk of our invested capital.

The 'Max Protect' Collar

Max Protect means exactly that – maximum protection! The idea is that from time to time, we may really like the prospects of a particular company and think its price will rise, but there may be other factors that means we aren't so sure of the market direction.

Remember, we always want to follow Warren Buffet's famous rule – protect our capital!

We therefore sell a call OTM, which enables us to participate in any capital growth should the stock price rise. But we want maximum protection, so we buy our put option ATM – meaning that the entire value of the stock is protected.

Of course, this high level of protection costs us a bit more, and often more than we receive for selling the calls. That means that the option part of the collar is often a debit (it costs us money).

However, if the stock does go down sharply, we can always sell our stock at roughly the same price we bought it, simply by exercising our put option. That makes it very hard to lose money - the most we can lose is the differential between the cost of the put and the sale of the call (often just a few cents).

But if it does go up, we achieve a substantial profit in the growth of the stock.

So, a Max Protect collar looks like this:

Buy the stock at market price

Sell an OTM call

Buy an ATM put

This structure means we are virtually fully protected against a drop in the share price, but allows us to realize a solid capital gain should the stock go up. It's a very useful collar when the market direction is difficult to pick.

The Bearish Collar

Yes, we can even make money using collars when the market goes down - that's how versatile this strategy is!

All we need to do is place the collar on one of the many types of ETF's (Exchange Traded Funds) that go in the opposite direction to the market. There are several ETF's - which we trade exactly like normal stocks - that are 'inverse' to a particular stock index.

That means that when the corresponding index goes down, the ETF goes up in value. And not only that, they move a lot quicker than the actual index, so a smallish drop in the index can move the ETF substantially. For that reason, they are called UltraShort ETF's.

By placing a normal collar on one of these UltraShort ETF's, we can still generate substantial income or capital growth on trades when the market is going down.

A common example is SDS, which is an UltraShort ETF of the S&P500 Index (the broad based index most commonly used as a benchmark in the United States). So when the S&P goes down, SDS goes up. There are many more UltraShort ETF's that covering anything from oil prices, gold and many other commodities, to a variety of indices (Nasdaq, DOW, Russell 2000 etc) and even individual sectors (Industrials, Semiconductors, Financials, Real Estate etc).

Adding these UltraShort ETF's to our arsenal makes Collars a successful trading strategy even when the market is going down.

In summary, you can see that Collars can be traded in up, down, and sideways markets . That makes them one of the most versatile - and one of the safest - strategies around! Not only that, but they are a proven strategy that is endorsed by just about every major stock exchange throughout the world.

Bottom line – the strategy works, and there is no extra risk to it than just buying stock straight out.

Of course, some people make it work better than others! The secrets to making the strategy work is knowing which stock to buy and when to buy them, which ones give the best 'rental returns', when to rent them out, and most importantly, how to manage your risk - not just on individual trades, but on the overall portfolio.

And finally, depending on what happens to the stock price after we place the trade, knowing when and how to make adjustments to an existing position, or even to close a trade early, is also very important .

As an example, if the stock price jumps up very quickly, then it's possible the changes in the prices of the individual options result in there being very little benefit to waiting until expiry, so we may close the trade early.

Or, we may make an adjustment to the existing position, by adjusting the strike prices of the options to limit our risk, yet still keep the upside intact.

Sometimes the price may go down quickly after we enter a trade, in which case we may also adjust our strike prices in order to either manage our downside risk, or to make a gain from an expected recovery in the share price.

Successful trading is all about being flexible, and having the knowledge and skill to not only choose quality trades that have a very high chance of being profitable, but also to make adjustments to existing trades should the situation present itself. Yes, Renting Stocks is a relatively 'passive' strategy where we aim to generate a monthly income, but if a stock price moves significantly, sometimes an adjustment can be made that puts us in a better position.

Each situation is different so there is no hard and fast rule, but if the opportunity presents itself whereby we believe an adjustment can improve our situation and

increase our profit or reduce our risk, we'll certainly take it.

At Planet Wealth we have been doing this type of trading for many years, and set ourselves some rules and guidelines that we follow that help us to produce regular profits from the Renting Stocks strategy.

The Golden Rules of Renting Stocks

There are three rules we have compiled over the years that are crucial in helping us to generate a regular profit from Renting Stocks.

Rule 1: Careful stock selection

This is the number one difficulty when it comes to new investors. Yes, the strategy works, but which stocks do you choose? And when? What exercise price? What rental period?

Choosing the correct stocks to make this strategy work successfully is not easy, but through years of investing we have developed the experience, knowledge, skill and intellectual property to give ourselves the best chance at generating an ongoing income for life through this strategy.

And better yet, you now have the opportunity to see and copy the exact trades we do, through two services called The Trading Diary and DirectTRADE.

We'll talk about both of them in a moment, and how you can get help in trading this strategy for yourself.

Rule 2: Risk management and diversification

Managing our risk is also crucial to our ongoing success.

Firstly, we never risk more than a certain percentage of our total bank (our account size) on any one particular trade.

It's a balance between lowering our risk by not investing too much of our overall account into any one trade, but not being too diversified that we only perform the same as the overall market. We aim to beat the market, and beat it well.

We therefore focus on having a smaller number of stocks in our portfolio, rather than having a trade on 20 different stocks at once. We want to diversify our account, but not over-diversify, which can be a mistake many people make that often really stunts the performance of a portfolio. We therefore generally have between 3-5 trades going at any one time in

our account.

Diversification amongst different sectors and 'types' of companies is always a good idea, so we rarely have all our trades in the same sector.

Rule 3: Manage our leverage

As previously stated, we manage our margin with great care. With a combination of an LVR below the maximum and bought Put options as insurance, we aim to never get a margin call, even if the stock price drops dramatically.

Remember, when we borrow money from the Margin Lender to buy stocks, it's the value of those stocks that provide the 'security' over the loan. If the price of those stocks drops significantly and the value no longer covers the maximum loan ratio the lender will allow (70%), we can get a 'margin call'.

If we get a margin call, we either have to top up the security by depositing cash, or the broker can sell our stocks.

However, because we have insurance in place with every trade, the reality is we will never get a margin call. Even if we did, we can always sell the stocks at our insurance price.

So as long as we manage our portfolio carefully, by borrowing below the maximum LVR and always having appropriate insurance in place, we don't have to worry about the risk of getting a margin loan.

This account management is an ongoing process, and one that needs to be monitored on a regular basis.

Trading Diary

In the Trading Diary we show you our trades in full detail, for all the Renting Stocks and Options Plus trades we identify.

Over many years of successful investing, we have developed a proven methodology to identify potential trading opportunities, and evaluate the likelihood of success in each and every trade.

Before a Renting Stocks trade is placed, it must first go through a three step qualifying process:

Step 1: Proprietary Market Scan

This software searches the entire market for the trades that meet our defined parameters for the Renting Stocks strategy, effectively identifying the trades that provide the highest returns.

There are over 3,000 stocks on the US market that we can rent, and searching these manually for the best trades is virtually impossible.

We have proprietary software that identifies the highest returning trades within seconds, giving us a short list of the best quality trades to rent out. We can see at an instant the companies that are paying the highest rentals and giving the best ROI – at any time of the month.

This gives us a list of potential opportunities, and is the first step to a successful trade.

Step 2: Fundamental Analysis

We then qualify each potential trade with an exhaustive analysis of the underlying financial strength of the company.

This includes a 'bottom up' assessment focusing on ongoing profitability, strength of balance sheet, quality of management, industry and sector outlook, competitive advantages and company valuation versus current market value.

This is another crucial step in our qualification process, and ensures we view the company as good or fair value at current prices.

Step 3: Technical Analysis

Finally, we use Technical Analysis for confirmation

that a potentially successful trade has been identified. With charting patterns and a variety of technical indicators, a final qualification process must be passed before entering a trade.

Once we've identified and placed our trade, we immediately share this with our members in the Trading Diary via a website posting, email and/or SMS notification.

You will receive every detail of the trade, including name of company, stock ticker, exact price at entry, risk/reward and a brief commentary on rationale behind the trade - basically every detail you would need to place the same trade yourself with your broker.

We also share any adjustments to the trade, and full details when we exit, including a summary of the performance.

The Trading Diary...

In the **Renting Stocks Trading Diary**, here's what you get:

Access to the trades we identify, every one passing our three step qualification process, ensuring it has the highest possibility of success. We do not 'recommend' trades - we share the trades that we identify.

Every single little detail about the trade - nothing hidden, everything explained to you. You'll get a full summary of every trade, showing you all details including your returns, profits, costs and risks.

Access to a new service called DirecTRADE, where you can copy our trades directly to your account!

Read on for more info...

Copy our trades using DirecTRADE

Copy the Trades the Professionals Do!

Planet Wealth members have the opportunity to copy the exact trades we place on our accounts.

It's an amazing service that lets you copy the exact trades of professional, experienced traders.

First, you need to be a member of Planet Wealth's Trading Diary subscription service. As a member you get access to our Renting Stocks trades and access to DirecTRADE – an exclusive service where you can copy our trades onto your account, with just a few clicks of your mouse!

DirecTRADE is included with your subscription to the Trading Diary – for no extra charge!

We send you all the details you need to open your trading accounts with the DirecTRADE broker once you subscribe to the Trading Diary.

Then, every time we identify a trade, you not only get full details of every component of the trade, but you also get sent a DirecTRADE link. All you need to do is click on that link, and that will pre-fill an order ticket with the trade details. You just choose the size of the trade, then submit it.

Within seconds the exact trade we identified is placed on your own account!

All you need to do is choose the size of the trade you want placed on your account.

Here is a guideline to help you do that. This is an explanation as to how we set our parameters and manage the risk for the trades we share in the Trading Diary. This is only a guideline, and you must make the decision on how to manage the risk on your own account when using DirecTRADE (or trading your own account) depending on your risk profile.

Standard Risk Accounts:

This is the type of account that we base all our trades on. For Renting Stocks, our standard risk management means having a possible 5 trades at any one time, and that each trade should only use up a maximum of 20% of the total account size. The

account size that we base our portfolio on is \$25,000.

That means we use a maximum of \$5,000 per trade (20% of our \$25,000 account).

However, every account we open is called a 'Margin Account', which means we can borrow money to buy stocks. We do this very carefully, and never leverage ourselves too high. With our protection in place with every trade, we have very prudent risk management.

With this 'margin', we borrow up to 50% of the purchase price of the stock. That means our \$25,000 is in reality a \$50,000 account. With that, we can take up to 5 trades with a maximum cost per trade of \$10,000.

For our members, if you had the same size account that we base we base our trades on - \$25,000 'margin up' to \$50,000 – then you can simply copy the same trades in exactly the same size that appears by default in the DirecTRADE link.

In summary, here's how our portfolio is structured again:

- 1) Maximum number of trades: 5
- 2) Maximum cost per trade: \$10,000

This may appear as though we have an account size of \$50,000, but again, the reality is we have \$25,000 and the other \$25,000 is provided on margin (that is, we borrow it).

If you had the same, you could then copy our trades to your account exactly, with up to 5 trades (knowing that is the maximum we will ever place) and a maximum risk per trade of \$10,000.

That doesn't mean we'll always have 5 trades with \$10,000 risk – it just means it's the absolute maximum we will ever have.

Let's say you had \$50,000 of your own cash. Again, we margin that up to \$100,000, giving you 5 trades of \$20,000.

If you had \$75,000, you could margin that up to \$150,000, giving you 5 trades of \$30,000 each. And so on.

So for a Standard Risk Account, we recommend

simply doubling your account size, then dividing that figure by 5 – that will give you the Maximum Cost Per Trade.

One thing worth noting is that the costs of brokerage can affect your account performance, especially for smaller trade sizes. You can choose smaller trade sizes than our \$5,000 margined up to \$10,000 per trade, but the cost of brokerage can eat into your profits more when using smaller trade sizes...

Higher Risk Accounts:

Of course, that doesn't mean you can't trade with smaller accounts – you just need to be aware there is a different risk profile. That is, higher risk.

As an example, let's say you only had \$10,000 to invest. You would be able to margin that up to \$20,000 total. To make sure brokerage doesn't eat into the profits from each trade too much, you want to keep your trade sizes reasonable.

You could therefore choose to still do the same as our 5 trades per month, with each trade having a maximum cost of \$4,000 each.

Alternatively, to increase potential returns and reduce the effect of brokerage on each trade (and also increase risk) you might decide to only take up 4 trades per month, but put \$5,000 towards each trade. That makes you slightly less diversified than we would be, but a greater chance to increase your returns without brokerage eating into your profits too much.

That's fine, as long as you are comfortable with the higher risk. Your account is at greater risk because you are investing more of your capital (as a percentage) with each trade, and therefore your risk is not spread as well as a Standard Risk Account.

Again, you need to decide what you are comfortable with and manage your trade sizes accordingly.

Lower Risk Accounts:

There may be some members who are more averse to risk than our Standard Risk Account settings, and want to lower their risk further. This would entail setting your Maximum cost per trade to a lower level.

For instance, you may have the same \$25,000 account size that we use in our default portfolio, but

don't want to margin your account quite so high as we do (50%). You may choose to only margin your account up to \$40,000 (instead of our \$50,000).

Therefore you would have 5 trades of \$8,000 each. That way you still have the full complement of trades (5) but you are only risking a smaller percentage of your total account size on each trade. That's a bit of a trade-off between risk and return – you'll be risking less with every trade, but your potential returns will be lower when compared to your total account size.

Again, it's simply a matter of choosing the trade size to suit your risk profile.

DirectRADE summary

Remember that with each trade we publish, we choose the size of the trade base on a \$25,000 cash account, margined at 50% to be a \$50,000 account. We therefore place up to 5 trades, each costing no more than \$10,000 each to enter.

If you wanted to use the same risk management as we do (and that's your choice) you can then easily calculate what your trade size should be, relative to ours.

If you had \$20,000, margined to \$40,000, your trade size should be 80% of ours. (40/50)

If you had \$40,000, margined to \$80,000, your trade size should be 160% of ours. (80/50)

If you had \$75,000, margined to \$150,000, your trade size should be 300% of ours. (150/50)

And so on...

There is no maximum account size.

Please note - this is NOT an advisory service. This is NOT a managed fund or a managed account of any sort.

You own the account – it's in your name and is your account. You have complete control over the money in the account, and can close the trades and get the money from your account at any time.

Also, this service is NOT run or controlled by us, or by the trader. This is an agreement between you and the

broker.

We have simply agreed to let you have access to our trades via DirectTRADE, and all that happens is you choose to copy those trades to your account. The broker will then execute your trade exactly as you have specified.

And remember, these are NOT recommendations or advice in any way. All we are doing is sharing our trades that we identify.

It's also worth noting, we will never trade just for the sake of it. Using the unique Renting Stocks model to identify trades, plus our intricate knowledge of the US markets as a whole, every trade identified has an excellent chance of being profitable.

And best of all, DirectTRADE is completely FREE!

So what do you need to do now?

Becoming a subscriber to the Planet Wealth Trading Diary (including access to DirecTRADE) is so easy. In fact, you can sign up online immediately!

You have the choice of subscriptions – either Monthly or Yearly. Our subscriptions are like a “Pay as You Go” service. If you are not happy with the results, you can cancel your subscription at anytime, and will not be billed again. If you do that, you’ll have access for the remainder of your paid subscription period.

We find this to be the best system for you, because our interests are completely aligned – if we are making money on our account, so are you. We know you will only remain a subscriber if you are making money.

Simply go to www.planetwealth.com/user and login using your username and password provided to you by us when you purchased the eBooks. If you have forgotten your details just go to the website and click on “Forgotten your password?”.

After you sign up, you will be sent an email with instructions on how to open your account. You will receive everything you need, including instructions on how you can use the Renting Stocks DirecTRADE service.

If you need more information about DirecTRADE or anything else, you can return to the Planet Wealth website here www.planetwealth.com or email customerservice@planetwealth.com

Risks of Investing

When making investment decisions, you may find that investments with the highest expected returns often tend to also have the highest risks. In this context, “risk” means not only that your returns might be variable (or “volatile”) but that you might also lose part or all of your investment.

The risk of loss in trading securities, options, futures and forex can be substantial. You must consider all relevant risk factors, including your own personal financial situation, before trading. Options involve risk and are not suitable for all investors.

Please read the Options Disclosure Document: Characteristics and Risks of Standardized Options which can be found in the following link <http://www.optionsclearing.com/publications/risks/riskchap1.jsp>

Risks you should familiar with before trading securities and derivatives include:

Investment risk

If you choose a type of investment option other than cash, you should realise that the value of your investment can fall. This is important as you may get back less than you invested. Even if the investment does not fall in value, it may not perform according to your reasonable expectations, or Planet Wealth may not be able to achieve its aims and objectives.

Inflation risk

Inflation risk is the chance that your money may not maintain its purchasing power with increases in the price of goods and services (ie, inflation). When prices go up, your investment also needs to go up by the rate of inflation for you to purchase the same amount of goods and services. If your investment returns are less than the rate of inflation, then the real value of your investment will decline.

Timing risk

Timing risk is the risk that your funds are invested at an unfavourable point in the investment cycle. This might mean that, at the date of your investment,

your funds are invested at higher market prices than those available soon after. Alternatively, it might also mean that your funds are redeemed at lower prices than those that were recently available or that would have been available soon after.

Trader risk

Trader risk is the risk that Planet Wealth’s traders will under perform. This could be caused by a number of reasons, for example, the loss of key personnel or economic conditions which do not favour a particular style of investing.

Market risk

Factors such as general economic conditions in the US and elsewhere in the world, government policies, changes in the level of interest rates and inflation, technological developments and demographic changes may affect investment markets as a whole causing the value of your investment to rise and fall.

Liquidity risk

Liquidity refers to the ease with which an asset can be traded (bought and sold) in the market place. An asset subject to liquidity risk may be more difficult to trade and it may take longer for the full value to be realised.

Diversifying across a range of investments, and limiting holdings in potentially illiquid investments can help you manage the risks.

Interest rate risk

Cash, cash-like securities and fixed interest investments will be impacted by interest rate movements. While capital gains may be earned from fixed interest investments in a falling interest rate environment, capital losses can occur in a rising interest rate environment. The risk of capital gain or loss tends to increase as the term to maturity of the investment increases.

Counterparty risk

Counterparty risk is the risk that the counterparty to a transaction may default on financial or contractual obligations. Normally counterparty risk is managed by trading with counterparties with high credit ratings

and through limiting exposure to individual parties.

Currency Risk

One other risk that we haven't mentioned above is known as currency risk or exchange risk. This is only applicable to people who reside in countries whose currency is not US dollars.

Our Renting Stocks trades are done on US markets in US dollars (USD), which is traded on a free market and can (and does) move in value against other currencies.

Your trading account in Renting Stocks DirecTRADE is always held in USD. When you transfer money to your trading account it is exchanged into USD at the current rate by your bank (less their fees), and will immediately (and always) appear in your trading account in USD.

When (or if) you withdraw that money back into your account in your country, it will be converted back into your local currency at the exchange rate at that time. Again, at a rate set by the banks, less their fees.

This exchange rate may be a different rate than when you first transferred it - due solely to currency exchange rate movements. That means the value of your currency, and therefore the value of your account in your local currency, may be more or less in comparison to the USD than when you first transferred it.

Derivatives risk

Derivatives can be used for many purposes, including hedging to protect an asset against market fluctuations, reducing the transaction costs of achieving a desired market exposure and maintaining benchmark asset allocations. Derivatives can also be used to implement the investment objective of the investment option. Risks of using derivatives include:

Price risk – the risk that a price change in the market underlying a derivative contract, or in the derivative contract itself, is adverse to the derivative position held.

Leveraging risk – the risk that any losses will be magnified by creating greater exposure to a market than that of the assets backing the position.

Liquidity risk – the risk that a derivative position cannot be reversed.

Default risk – the risk that the party on the other side of a derivative contract defaults on payments.

Important Legal Information

Please ensure you read and understand the following information. It contains important disclosures.

The information provided in this report is not financial advice or a financial recommendation in any way, shape or form. This information is only intended as a guide and introduction, and the strategies discussed here may not be suitable for all investors.

You should do your own research before investing in any securities and derivatives. Investing in securities and derivatives can be speculative and carries a high degree of risk, and you may lose all or part of your principal investment.

This information is simply a statement of fact reflecting some of the trades identified by some or all of Planet Wealth's stockholders, directors, employees and/or traders. It is done with the intention of sharing those investment strategies with other investors, but not as a recommendation to do the same.

Past performances are no guarantee of future results, and no statements are meant to imply that past performance can or will be achieved in the future. Any projections are the traders' personal 'goals'. These goals may change from time to time and the manner to which they are implemented may also change.

Planet Wealth has prepared this report for multiple distributions and without consideration to the investment objectives, financial situation or particular needs of any individual investor.

Accordingly, any strategies discussed are not a recommendation that a particular course of action is suitable for any particular person and the information contained in this report is not suitable to be acted on as investment advice.

Readers must assess whether or not the advice is appropriate to their objectives before making an investment decision on the basis of this report, and/or seek independent financial advice.

All research is based on information obtained from sources believed to be reliable but in stating so Planet Wealth does not make any representation or warranty

that it is accurate, complete or up to date.

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Planet Wealth™

Trading Diary

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www.planetwealth.com/user

Alternatively you can fill out this form and email, fax or post it to Planet Wealth to the details that can be found at the bottom right of this form.

Planet Wealth is a unique trading service where we "share" all our trades that we identify on the US stockmarket. Our members get all the tools and education they need to trade for themselves - or copy our trades using the DirectTRADE service. Whether you are just starting out or have years of experience, Planet Wealth can help you to 'discover financial freedom'.

Before trading any of Planet Wealth's strategies please read the eBooks in their entirety. Please pay particular attention to the Risks of Investing and Important Legal Information contained in the eBooks.

BONUS

If you pay yearly you also receive two months FREE! ie. You get 12 months access, but you only pay for 10!

Terms and Conditions

The subscription fee is paid in advance and is non-refundable. You can cancel within your Members area or by contacting Planet Wealth, and you will have access until your paid subscription time expires. If not cancelled, the subscription will automatically renew on expiry date and the subscription fee will be automatically debited. USD conversion calculated at the time of renewal (if applicable).

Planet Wealth Product Selection

(Please tick your selection)

Trading Diary - Paid In Advance

Access to the Trading Diary and the option of using the DirectTRADE service - to have the professionals' trades copied to your account

- Yearly** US\$2,070 per annum - SAVE US\$294 compared to paying monthly over the same period
- Monthly** US\$197 per month

Complete in full

Please write legibly and complete all fields below to become a Planet Wealth Trading Diary Member. A welcome email will be sent to you with all the information you need to access your subscription.

First Name: _____

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Address: _____

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Cell Number: _____

Email Address: _____

Planet Wealth username: _____

- MasterCard
- Visa

Enter Credit Card Number

□	□	□	□	□	□	□	□	□	□	□	□	□	□	□	□
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Expiration Date

□	□	/	□	□
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CVV (3 digits on back of card)

□	□	□
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Name of cardholder: _____

Signature: _____

Email, Fax back or Post form to:

Mail: 7777 North Wickham Road, Suite 12-705 Melbourne, FL, 32940

Fax: 321.989.0233

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