



The One Minute Millionaire

In last week's piece, I agreed with Harry that the market was overvalued. We are in nosebleed territory.

I'm certainly cautious about my investments going forward.

However, whether the market goes up or down, there are strategies I persistently apply. Ultimately, I have 1,000,000% confidence that I will come out ahead.

This is mostly because most people don't do the basic things required to build wealth, and human nature never changes.

I received some questions about the specifics of what I was talking about. I'm happy to oblige.

Last week, I wrote, *"First, I make a contribution at regular intervals in my taxable account. I call this the "one-minute-millionaire" strategy. Consistency and time work in my favor. Since most people won't do this, I automatically gravitate to the 1%. I don't need to watch CNBC or read the WSJ, nor do I care who controls Congress or the White House. You don't either.*

I will continue on this path through thick and thin."

It's the *One-Minute-Millionaire* strategy because it takes me a minute a month to execute.

I'm taking advantage of time and math.

Time is our most valuable asset. Unfortunately, we do not know how much time we have. Use it wisely. We all run out of time...

Time works in our favor in investing, as does consistency. Consistency allows the math—compounded interest—to work in our favor.

Here's what legendary investor Ben Graham said about consistent investment.

By developing your discipline and courage, you can refuse to let other people's mood swings govern your financial destiny. In the end, how your investments behave is much less important than how you behave.

—BENJAMIN GRAHAM

Great advice!

Here's how I do it.

Pick a number between 1 and 28.

Any number.

Then, invest on that day of the month. Every month on the calendar has at least 28 days. For me, it's the number 9. The number 9 is my favorite number. If the 9th falls on a weekend, I consider Friday the day to invest.

That's it.

If you start with \$1,000, invest \$500 a month for 30 years, and earn a long-term return of 10% in the market, you end up with \$1,004,413.54. I just picked those numbers at random, although the long-term 10% return is close to reality.

\$1 million.

Plus, the funds are compounding tax-free. You're buying, not selling. In addition, it's never been a better time to be an investor, with a variety of cost-effective ways to get market exposure.

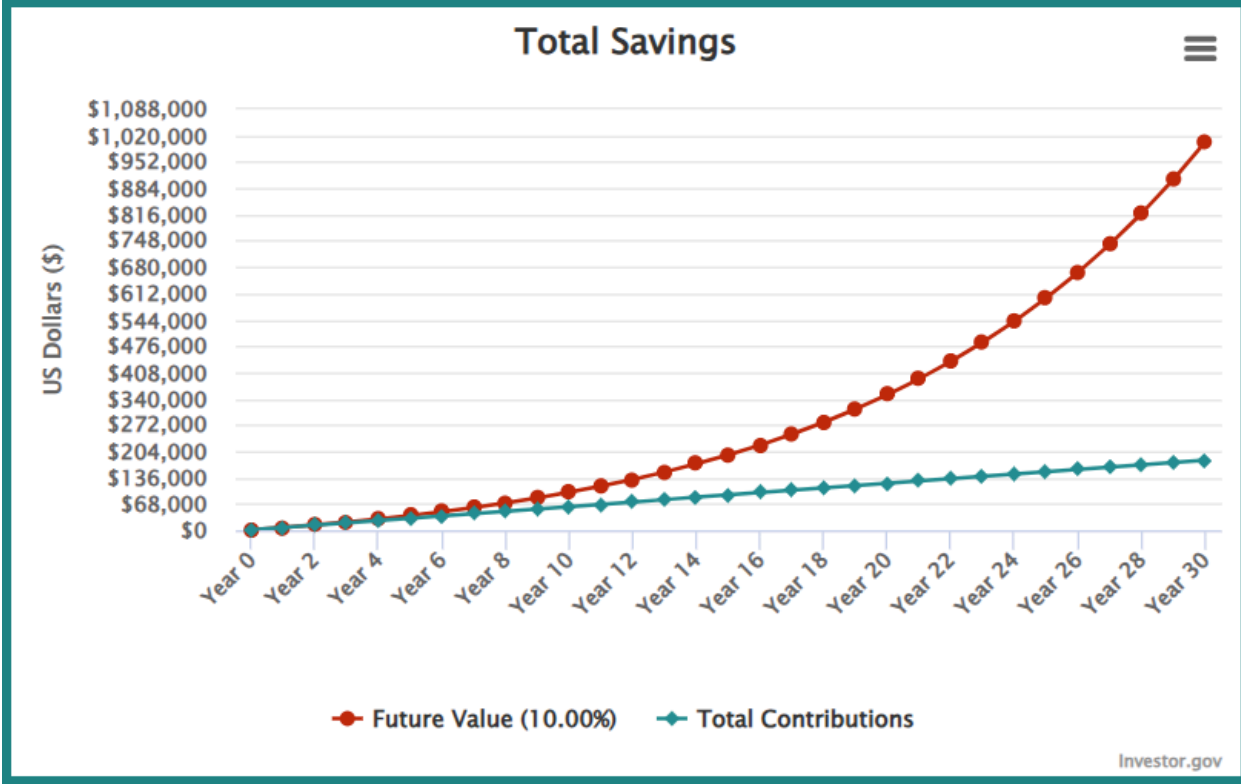
You can go onto investor.gov and plug in your numbers.

The Results Are In

In **30** years, you will have **\$1,004,413.54**

The chart below shows an estimate of how much your initial savings will grow over time, according to the interest rate and compounding schedule you specified.

Please remember that slight adjustments in any of those variables can affect the outcome. Reset the calculator and provide different figures to show different scenarios.

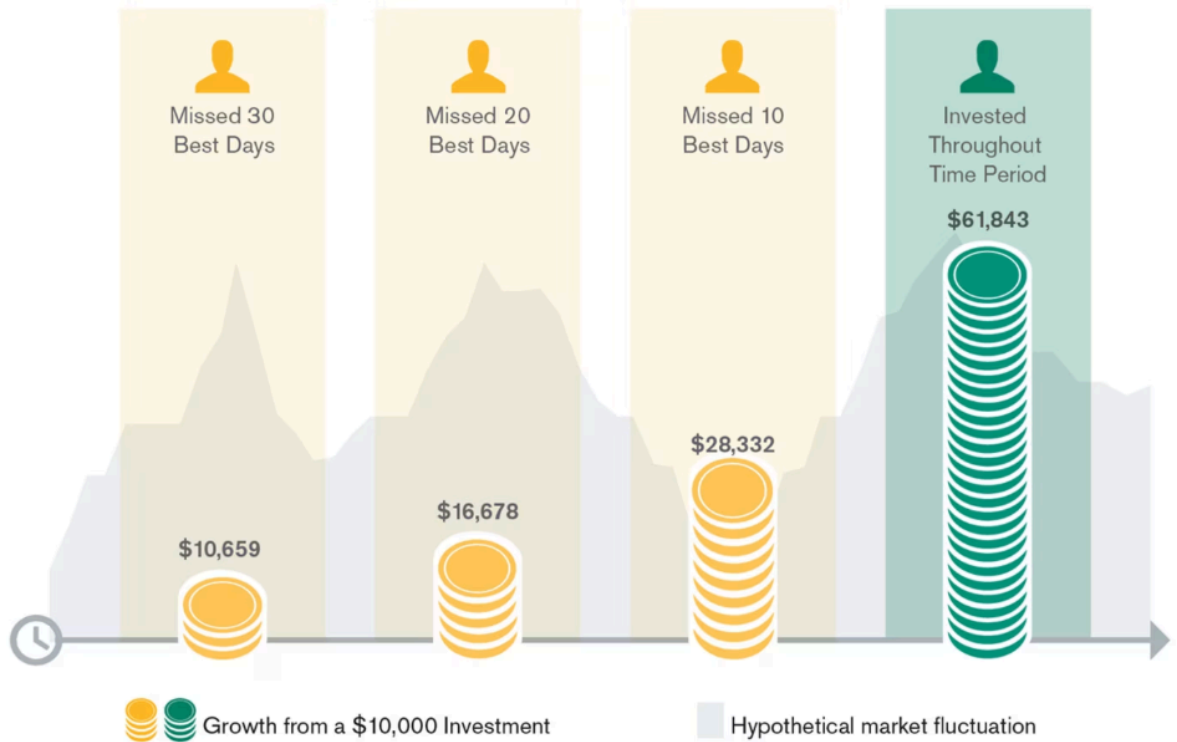


This strategy *alone* assures me that I will be in good financial shape regarding my investments.

It assures I get all of the big days in the market.

Impact of Missing the Best Days in a Market Rally

Jumping In and Out of Stocks May Cost You



Source: FactSet. Growth of \$10,000 in the [S&P 500® Index](#). Data from 01/01/1999 – 12/31/2023. The index does not reflect fees, brokerage commissions, taxes or other expenses of investment. Investors cannot invest directly in an index. **Past performance is no guarantee of future results.**

I also get the *bad days*, too. That's why this isn't the only strategy I use.

I use this strategy so that no matter how wrong or bad my timing might be, I come out ahead of 99% of everyone else.

That then allows me to use *other* strategies to build more financial security. However, even if they don't work for a period of time, I'm still securing my long-term future.

Different strategies work at different times.

Use multiple strategies.

There's no one right answer.

DISCLAIMER:

THIS COMMUNICATION IS FOR EDUCATIONAL AND INFORMATION PURPOSES AND DOES NOT CONSTITUTE INVESTMENT ADVICE. Any Publishing Service offered by HSD Publishing is for educational and informational purposes only and **should NOT be construed as a securities-related offer of solicitation or be relied upon as personalized investment advice.** HSD Publishing strongly recommends that you consult a licensed or registered professional before making any investment decision.

THE RESULTS PRESENTED ARE NOT TYPICAL OR VERIFIED. HSD Publishing has not verified information regarding the historical trading performance presented. Subscribers' trading results have **NOT been tracked or verified,** past performance is not necessarily indicative of future results, **and the results presented in this communication are NOT TYPICAL.** Actual results will vary widely given various factors, such as experience, skill, risk mitigation practices, market dynamics, and the amount of capital deployed. Investing in securities is speculative and carries a high risk; you may lose some, all, or possibly more than your original investment.

HS DENT IS NOT AN INVESTMENT ADVISOR NOR A REGISTERED BROKER. Neither HSD Publishing nor its owners or employees is registered as a securities broker-dealer, broker, investment advisor (IA), or I.A. representative with the U.S. Securities and Exchange Commission, state securities or regulatory authority, or self-regulatory organization.

WE MAY HOLD THE SECURITIES DISCUSSED. HSD Publishing has not been paid directly or indirectly by the issuer of any security mentioned in the Services. However, HS Dent, its owners, and its employees may purchase, sell, or hold long or short positions in securities of the companies mentioned in this and future communications.

John Del Vecchio is not an employee or partner of HSD Publishing. HSD Publishing serves solely as the marketing arm for John Del Vecchio – who provides research to HSD Publishing via Parabolix Research, Inc.-- and Unbounded Wealth

© 2024 HSD PUBLISHING. ALL RIGHTS RESERVED. 15016 Mountain Creek Trail Frisco, TX 77573.