



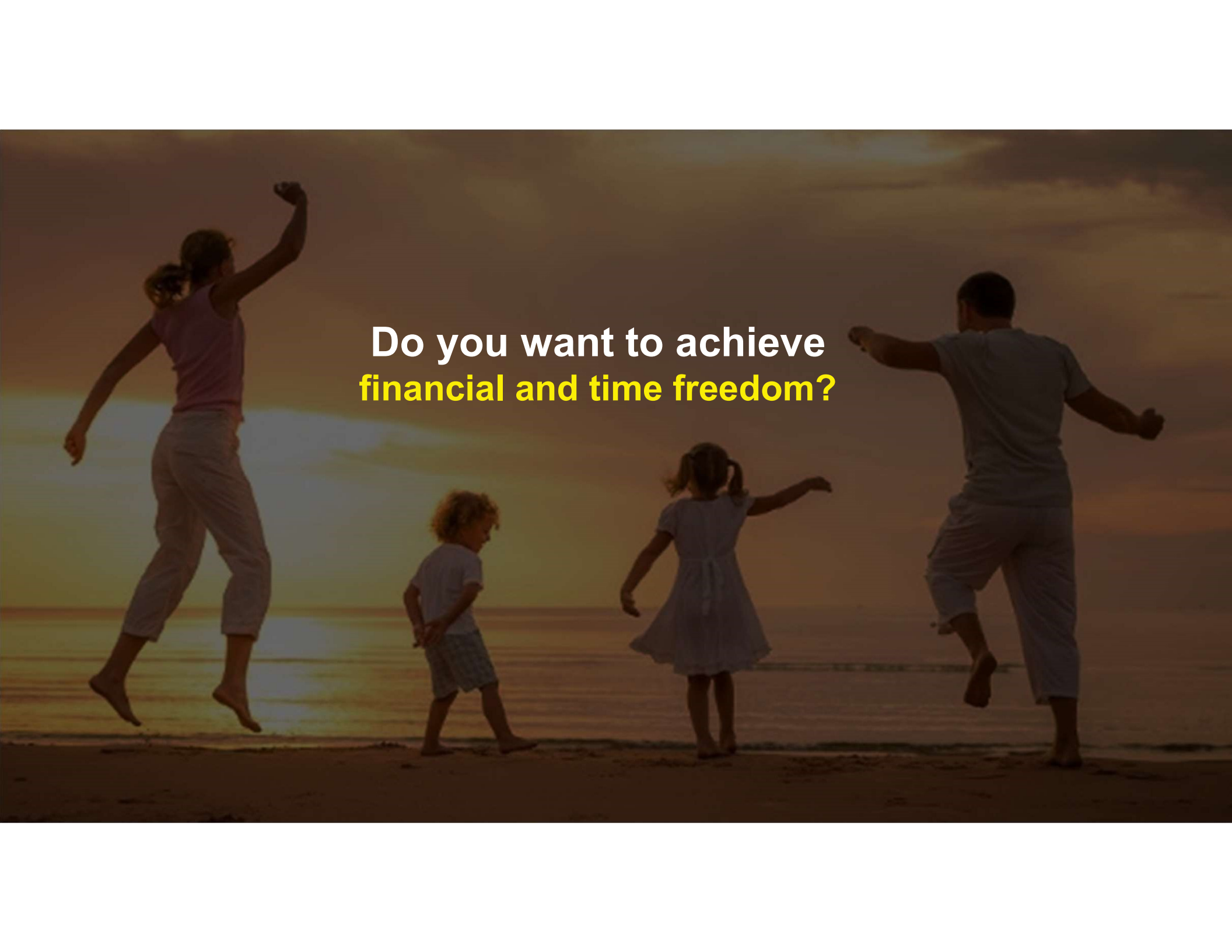
Assets Online (AOL)



Trading Masters

A zero to hero full training of stock trading

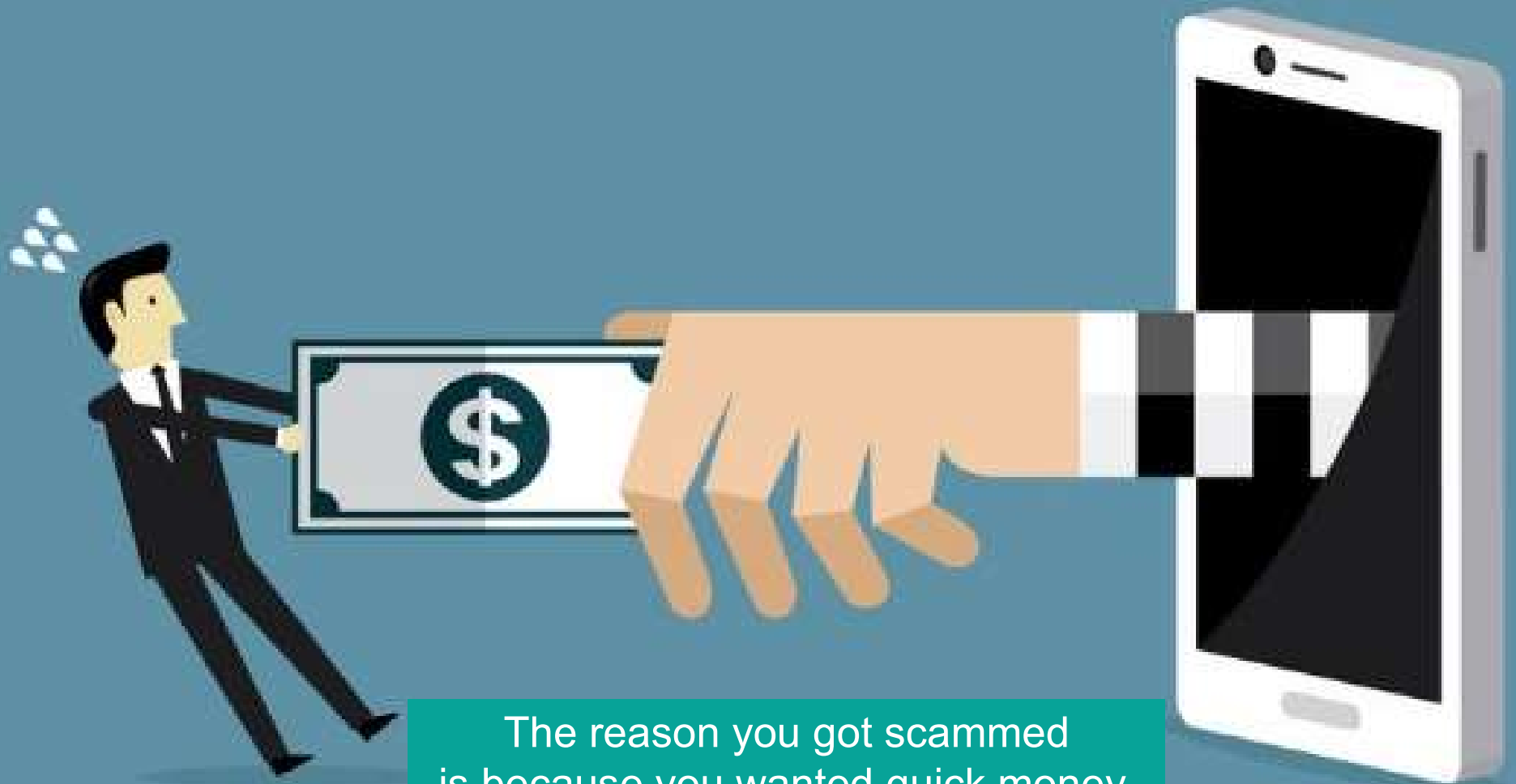
5-Month Intensive Stock Trading
Online Training and Workshop Program



**Do you want to achieve
financial and time freedom?**

Expectation





The reason you got scammed is because you wanted quick money.

Assets Online (AOL)



Trading Masters

A zero to hero full training of stock trading

**5-Month Intensive Stock Trading
Online Training and Workshop Program**

TedTalk: Guide to Master Anything

Total Money Management for Financial Success

Stock Market 101

Basic Fundamental and Sentiment Analysis

Comprehensive Technical Analysis for Marketing Timing

Building Complete Trading System Like a Pro

Essential Portfolio and Risk Management

Practical Trading Psychology

Backtesting

with 6 exclusive powerful set-ups
to make money at any market environment

DISCLAIMER

The information contained in this presentation (or in this article) is of a general nature and intended as a guide only. It is neither to be construed as financial advice nor to be regarded as a definitive analysis of any financial, legal or other issue.

Individuals must not rely on this information to make a financial or investment decision. Before making any decision, we recommend you consult a financial planner/advisor to take into account your particular investment objectives, financial situation and individual needs.

Total Money Management

(7 steps to achieve financial and time freedom)

Steps to achieve financial and time freedom (1 of 7): Cash flow



Step 1.

Improve **Cash Flow**

1. Create a **budget**.
2. Reduce your **expenses**.
3. Find ways to **increase your income**.

Steps to achieve financial and time freedom (1 of 7): Budget



The
50-30-20
Budgeting Rule



Steps to achieve financial and time freedom (1 of 7): Budget



The 50-20-30 Budgeting Rule



50%

Needs

Housing, Groceries,
Transportation, Utilities



20%

Financial Priorities

Debt Payment, Emergency Fund,
Insurance, Investments,
Retirement Fund

Salary for yourself para hindi ka na
magtrabaho in the future



30%

Lifestyle Choices

Dining Out, Clothing &
Accessories, Gadgets, Travel &
Leisure

Road to financial and freedom is the process
to enjoy, not a punishment to deprive
yourself.

Note:

Kung kulang ang 50% for **needs**
bawasan ang % allocation of **lifestyle choices**
hindi ang **financial priorities**

Steps to achieve financial and time freedom (1 of 7): Budget



JARS Money Management System



%	Allocation For	Description
50%	Necessities	For living expenses such as housing, groceries, transportation, utilities, bills, etc., Don't work just to exist. Instead, work on passion to live.
10%	Financial Freedom	This is for your financial freedom. Buy index fund, stocks, startup, real estate. Buy a money making machine to make more money to create passive income stream.
10%	Long Term Savings	This is for the new car, dream vacations, save up for your children university fund, etc. If you are currently in debt, 50% of the jar to repay.
10%	Education	"If you think education is expensive, try ignorance" Ben Franklin. This is to spend on books, seminars, trainings, or coaching.
10%	Play	This is for you to enjoy your life and to indulge yourself. Have fun. Watch movie, go shopping, etc.
10%	Give	This is for church tithes and offering, RAK, charity Law of attraction and law of giving (the more you give, the more you get). Most of successful people is a generous giver.

Steps to achieve financial and time freedom (1 of 7): Increase cash flow



How to Increase Your **Cash Flow**

Steps to achieve financial and time freedom (1 of 7): Increase cash flow



How to Increase Your Cash Flow

Focus on **increasing income** while **living below your means**,
instead of **cutting down the expenses**



Steps to achieve financial and time freedom (1 of 7): Increase cash flow



8 Income Streams

1. Earned Income

from working a job

2. Profit Income

from buying and selling

3. Interest Income

from lending money

4. Royalty Income

from others using your idea

5. Dividend Income

from owning stocks

6. Rental Income

from renting a house

7. Capital Gains

from assets increasing value

8. Residual Income

from getting paid after the work is done

*You need at least 3 income streams to feel safe.



If your **salary** is your only **source of income**,
you are **one step away** from **poverty**

Steps to achieve financial and time freedom (2 of 7): Mini emergency fund



Step 2.

Create **mini emergency fund**

Build mini **emergency fund** around **50K pesos**

50K is not enough for big emergencies.

But it is enough for small emergencies while you are building fully funded emergency fund.

Steps to achieve financial and time freedom (3 of 7): Get out of debt



Step 3.

Get out of Debt

Eliminate debt and you'll be on your way to success.

Use debt snowball technique.

Steps to achieve financial and time freedom (4 of 7): Fully funded emergency fund



Step 4.

Create Fully funded Emergency Fund

Save at least 6 months of your monthly expenses.
9 months is advisable

Emergency Guidelines



Unexpected



Necessary



Urgent

Steps to achieve financial and time freedom (4 of 7): Fully funded emergency fund



Monthly Expenses

20K



Emergency Fund

120K

20K x 6months

7 Steps to achieve financial and time freedom: Fully funded emergency fund



- How to Manage your - **Emergency Fund**

Steps to achieve financial and time freedom (4 of 7): Fully funded emergency fund



Diversification

Emergency fund should be accessible and easy to liquidate



50%

Bank Deposit with high
interest rate

Example: *CIMB (offers 4% p.a.)



50%

Invest in Money Market
Fund or MF-Bonds

Steps to achieve financial and time freedom (4 of 7): Fully funded emergency fund



PERFORMANCE TABLE AS OF 1/7/2020						
Fund Name	NAVPS	YTD	Fund Performance			
			1 YR	3 YR	5 YR	Since Inception
Money Market Fund						
ALFM Money Market Fund	125.9	0.10%	4.08%	2.87%	2.19%	2.32%
Philam Managed Income Fund	1.2528	-0.28%	6.39%	2.98%	1.64%	1.51%
Sun Life Prosperity Money Market Fund	1.2654	0.09%	3.73%	2.90%	2.37%	1.82%
Average		-0.03%	4.73%	2.92%	2.07%	1.88%

1 year performance of Money Market Fund

Steps to achieve financial and time freedom (4 of 7): Fully funded emergency fund



Cash Balance

Actual Balance	Buying Power
379,007.11	379,007.11

[Print Account Summary](#) [View Monthly Account Ledger \(current\)](#)
[Print Monthly Account Ledger](#) [View Monthly Account Ledger \(historical\)](#)
[View IPO Request Status](#) [Activate](#) | [Deactivate E-Delivery of Confirmation](#)
[View Tender Offer](#) Transaction Invoice [Daily](#) | [Historical](#)
[View Rights Offer](#) [Withdrawal Request](#) | [Withdrawal Status](#)

Stock Position

Stock Code:

EQUITIES											
Action	Stock Code	Stock Name	Portfolio %	Market Price	Average Price	Total Shares	Uncommitted Shares	Market Value	Gain / Loss	%Gain/ Loss	
									TOTAL EQUITIES		0.00
									TOTAL EQUITIES GAIN/LOSS		0.00
MUTUAL FUNDS											
Action	Fund Code	Fund Name	Portfolio %	NAVPS	Average Price	Total Shares	Uncommitted Shares	Market Value	Gain / Loss	%Gain/ Loss	
BUY SELL	XSLMM	SUN LIFE PROSPERITY MONEY MARKET	100.90	1.2970	1.2834	93,502	93,502	121,272.09	1,271.63	1.06%	
									TOTAL MUTUAL FUNDS		121,272.09
									TOTAL MUTUAL FUNDS GAIN/LOSS		1,271.63
									TOTAL PORTFOLIO TRADE VALUE:		121,272.09
									DAY CHANGE:	0.00%	9.35
									PORTFOLIO GAIN/LOSS:	1.06%	1,271.63

Your Total Account Equity Value is 500,279.20

*Market Value, Day Change, Gain/Loss and Total Account Equity are NET values.

Stock Related Dividend and News

XSLMM

Steps to achieve financial and time freedom (5 of 7): Insurance



Step 5.

Get **Insurance**

Help **protect** against unforeseen events

Steps to achieve financial and time freedom (5 of 7): Insurance



Insurance

Steps to achieve financial and time freedom (5 of 7): Insurance



Insurance is **NOT** an **INVESTMENT**.
It is a protection and income replacement



Types of Insurance



Life Insurance

- Replace your income if you **pass away**
- Used for paying off debt, paying estate tax, etc..
- Extremely important if you have a family that is dependent on you.



Non-Life Insurance

- Protection against **loss or destruction** of property
- Example: car insurance, fire insurance, property insurance, etc.

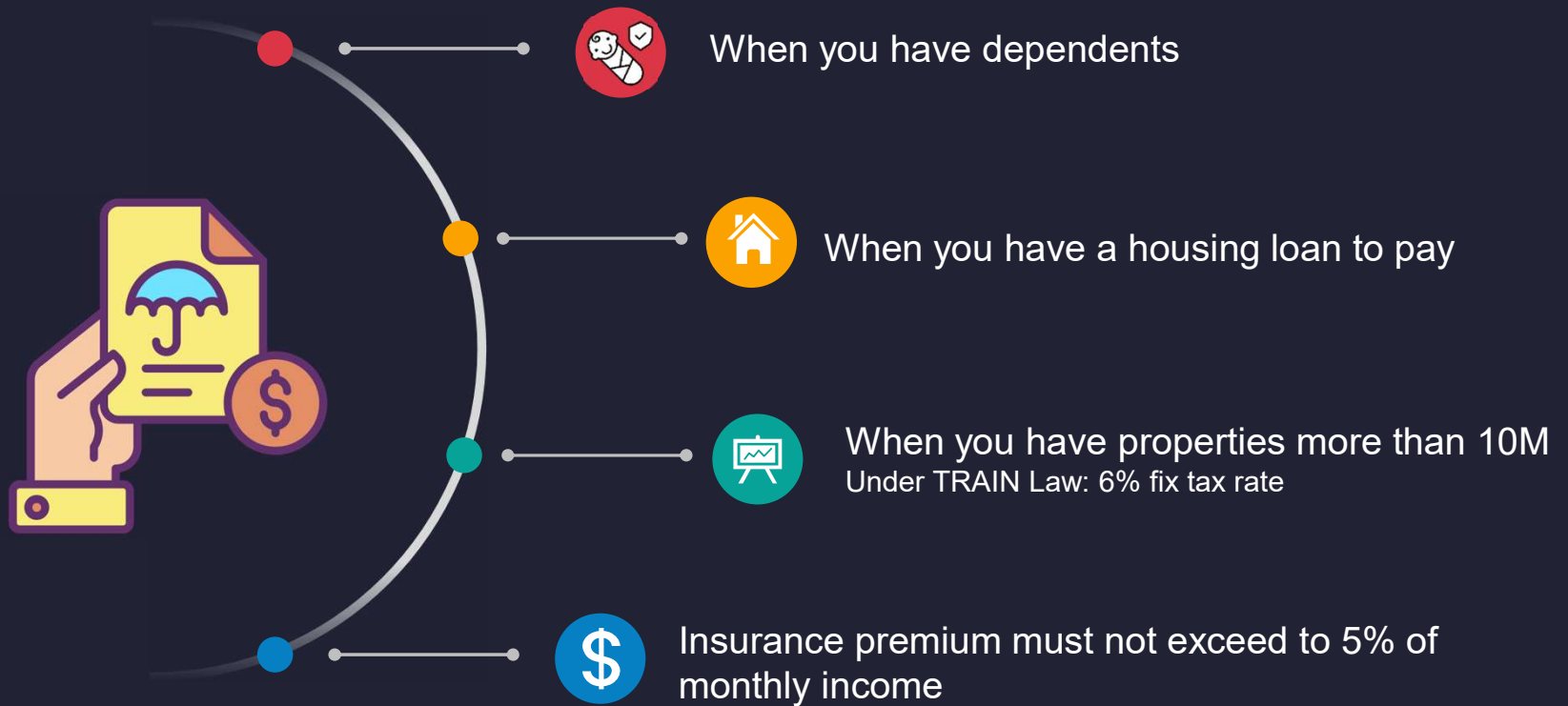
Steps to achieve financial and time freedom (5 of 7): Insurance



Things to be considered in **getting insurance**



When to Get Insurance



Steps to achieve financial and time freedom (5 of 7): Insurance



VUL

Variable Unit Link

VS.



BTID

Buy Term and Invest the Difference

Steps to achieve financial and time freedom (5 of 7): Insurance



VUL vs. BTID

Age (20 Years)	10,000.00	Buy Term Invest the Difference (BTID)			
	VUL (@10000/month)	Term Insurance (1,223/month)	Investment (Pagibig MP2)	Sum of MP2 Inv't (Every 5yrs)	MP2 Value (@19.26% every 5yrs)
41	120,000.00	14,684.88	105,315.12	526,575.60	627,994.06
42	120,000.00	14,684.88	105,315.12		
43	120,000.00	14,684.88	105,315.12		
44	120,000.00	14,684.88	105,315.12		
45	120,000.00	14,684.88	105,315.12	1,117,265.31	1,332,450.61
46	120,000.00	22,145.75	97,854.25		
47	120,000.00	22,145.75	97,854.25		
48	120,000.00	22,145.75	97,854.25		
49	120,000.00	22,145.75	97,854.25		
50	120,000.00	22,145.75	97,854.25	1,332,450.61	1,589,080.60
51		22,145.75	0.00		
52		22,145.75	0.00		
53		22,145.75	0.00		
54		22,145.75	0.00		
55		22,145.75	0.00		
56		22,145.75	0.00	1,589,080.60	1,895,137.52
57		22,145.75	0.00		
58		22,145.75	0.00		
59		22,145.75	0.00		
60		22,145.75	0.00		
Total Investment	1,200,000.00	405,610.65	1,015,846.85		
		BTID (Total)	1,421,457.50		
Face Value if Die	1,200,000.00	1,000,000.00	2,895,137.52		
Face Value if Alive	1,200,000.00	0.00	1,895,137.52		

Sample computation only

7 Steps to achieve financial and time freedom: Insurance



VUL vs. Insurance

Variable	VUL	Term Insurance
Face value	1M	1M
Coverage	Investment + (life + critical illness + accident)	Life
Policy validity	Once policy approved, it is lifetime	Renewal is subject for re-evaluation
Insured up to	100 yrs. old	Up to 65 yrs. old. Covered in certain period of time,
Payable for nth of year	10 yrs.	Lifetime or until 60 yrs. old
Premium Payment	High Premium Fee (120K per annum)	Low Premium Fee (9K per annum)
Riders	Usually included	Additional cost
Total Investment	1M	400K
Get face value when	Maturity, death, critical illness, or accident	Death. No claims if live 65 yrs. old and above

**There is no such thing as
one-size-fits-all investment.**

**“Hindi lahat ng investments ay
para sa’yo. Pero may isang uri
ng **investment** na sadyang **bagay**
sa’yo.”**

Steps to achieve financial and time freedom (6 of 7): Invest



Step 6.

Start **Investing**

Let your **money to work** for you.

Steps to achieve financial and time freedom (7 of 7): Build wealth

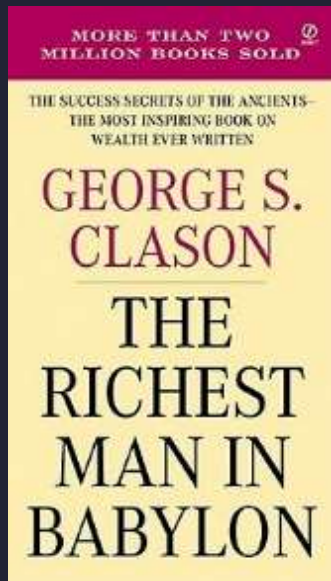


Step 7.

Build your wealth then get rich

Let your **money to work** for you.

7 Steps to achieve financial and time freedom

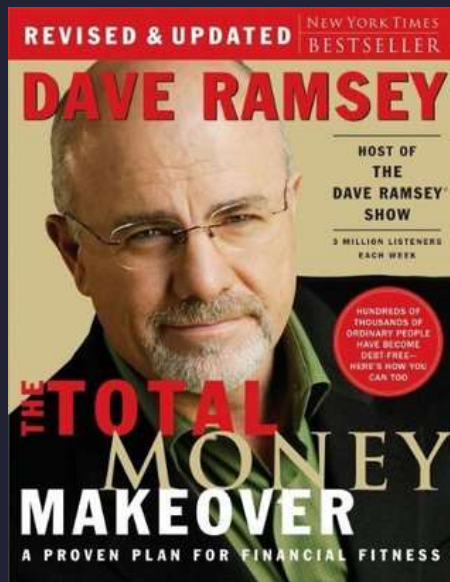


The Richest Man in Babylon
George S. Clason

The 7 Cures for A Lean Purse and the Path to Wealth

- 1st Cure:** Pay Yourself First
- 2nd Cure:** Control Your Expenditure
- 3rd Cure:** Multiply Your Saving
- 4th Cure:** Guard Your Investment From Loss
- 5th Cure:** Own Your Own Home
- 6th Cure:** Secure The Future
- 7th Cure:** Increase Your Ability To Earn

7 Steps to achieve financial and time freedom



Total Money Makeover
Dave Ramsey

The 7 Baby Steps to Financial Freedom

- Baby Step 1:** Save \$1,000 in a Beginner Emergency Fund
- Baby Step 2:** Get Out of Debt Using the Debt Snowball
- Baby Step 3:** Save 3 to 6 Months of Expenses in a Fully Funded Emergency Fund
- Baby Step 4:** Invest 15% of Your Income for Retirement
- Baby Step 5:** Save for Your Children's College
- Baby Step 6:** Pay Off Your Home
- Baby Step 7:** Build Wealth and Give

7 Steps to achieve financial and time freedom



“Kung hindi ka magsi-save** at
mag-**invest** ngayon
ay parang tinanggap mo na rin
sa sarili mo
na magtatrabaho ka habang
panahon”**

7 Steps to achieve financial and time freedom



Focus-Diversified Strategy

Financial Instruments	Purpose	Example	Estimated Return p.a.	Assets Allocation %	Assets Allocation
Cash Equivalent	Emergency Fund	CIMB UpSave, Money Market Fund	3.20%	20%	100,000
Fixed Income Asset	Retirement	Pag-IBIG MP2 Savings Program	6.50%	60%	300,000
Risk Asset	Wealth Booster	Stocks, ForEx	10.00%	20%	100,000
				Total	500,000

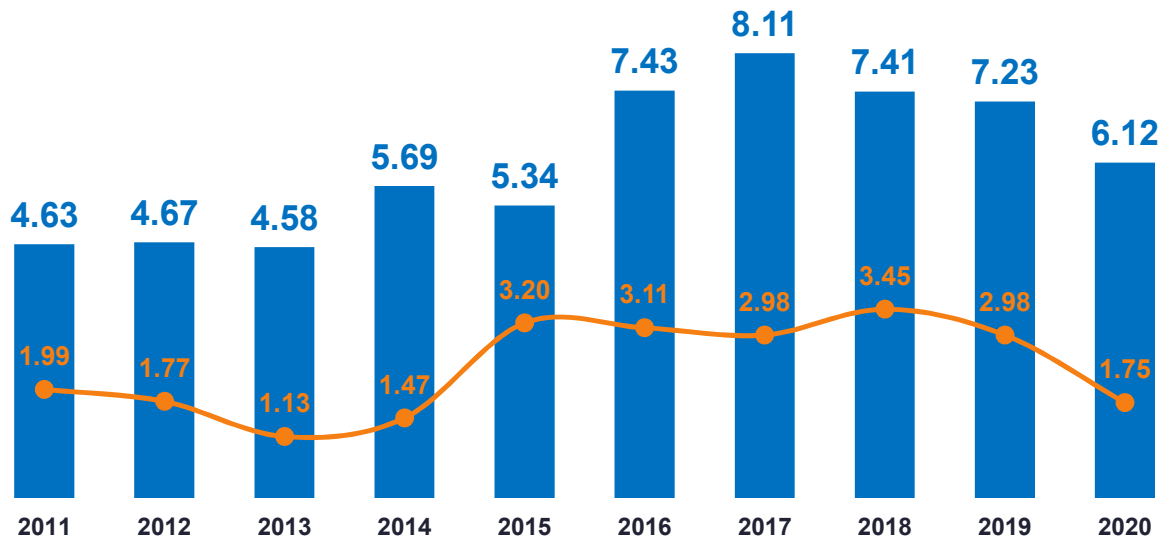
Note: Your money management skills is directly proportional to your risk appetite

PAG-IBIG MP2 Savings Program



BIG SAVINGS

A comparative look at the dividend rate of **Pag-IBIG MP2 Savings** and the **average time deposit** rates offered by banks.



Average	Pag-IBIG MP2 Savings (%)	Time Deposit (%)
10-Yr	6.12	2.38
5-Yr	7.26	2.85

7 Steps to achieve financial and time freedom



Hypothetical Investment Simulations

CIMB UpSave	
Initial Investment	100,000
Return p.a.	3.20%

Pag-IBIG MP2 Savings Program	
Initial Investment	300,000
Return p.a.	6.50%

PSE Stock Trading	
Initial Investment	100,000
Return p.a.	-48.00%

Period	Investment	Accumulated Investment
Year 1	100,000	103,200
Year 2	103,200	106,502
Year 3	106,502	109,910
Year 4	109,910	113,428
Year 5	113,428	117,057

Period	Investment	Accumulated Investment
Year 1	300,000	319,500
Year 2	319,500	340,268
Year 3	340,268	362,385
Year 4	362,385	385,940
Year 5	385,940	411,026

Period	Investment	Accumulated Investment
Year 1	100,000	52,000
Year 2	52,000	27,040
Year 3	27,040	14,061
Year 4	14,061	7,312
Year 5	7,312	3,802

Total Investment	117,057
ROI	17%

Total Investment	411,026
ROI	37%

Total Investment	3,802
ROI	-96%

Summary	
Total Investment	500,000
Return After 5yrs.	531,885
ROI	6%



Guide to Financial Success

3. Getting Rich



2. Building Wealth

2

Mini Emergency Fund

50k Cash

4

Insurance

Get Term Insurance,
Don't get VUL

5

Fully Funded Emergency Fund

CIMB UpSave, **Money Market**, Cash

6

Retirement Fund

Pag-IBIG MP2,
Regular SSS, MP1,
PhilHealth

7

Growth Fund

High risk assets,
Stocks, ETF, CFD,
FX

3

Get out of Debt

CIMB
UpSave Account (100K)

4% Interest Rate p.a. **x2 of Daily Ave. balance. Max of 2M** Life Insurance Coverage

Master one trading strategy that suits you
Proper Risk Management
Good Trading Psychology

1. Start Making Money

Freelance your skills | Do side hustle | Build startup

1 **Focus on increasing income & live below your mean**

50-20-30 Budgeting Rule

50% - Needs
20% - Savings and Investments
30% - Wants



AOL Guide to Financial Success for Pinoy

- 1. Increase your cash flow and live below your mean.**
 - Freelance your skills. Do side hustle. Build startup
 - Follow the **50/20/30 budget rule** or **Money JARS**
- 2. Have a small emergency fund (50k)**
- 3. Get out of debt ASAP**
 - Use snowball technique
- 4. Have fully funded emergency fund (6months of your monthly income):**
 - 50% - put in bank deposit / CIMB
 - 50% - put in Money Market / Bonds
- 5. Get insurance if you have dependent**
- 6. Save and Invest for your retirement fund / Estate Planning.**
 - Pag-IBIG MP2 Program
- 7. Build your wealth. Have highly income generating skills: master stock market investing/trading**

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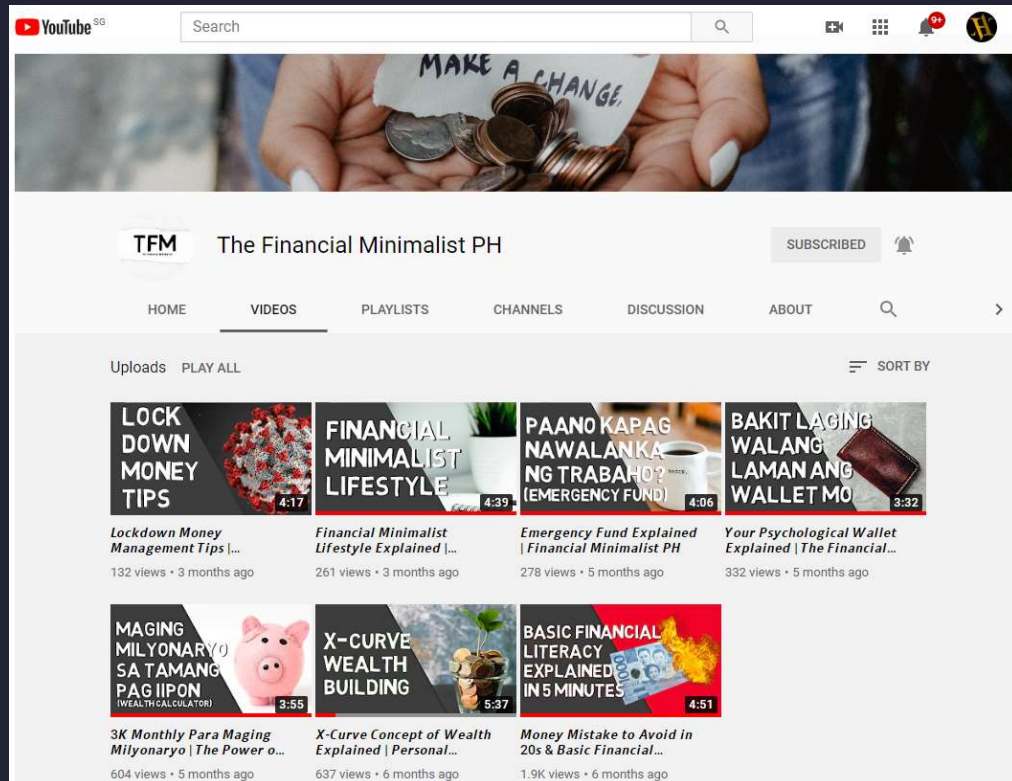
Personal Finance
is only **20% Knowledge** and
80% DISCIPLINE

For more information about
Personal Finance

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The Financial Minimalist PH



The screenshot shows the YouTube channel page for 'The Financial Minimalist PH'. At the top, there is a banner image of hands holding coins and a note that says 'MAKE A CHANGE'. Below the banner, the channel name 'TFM The Financial Minimalist PH' is displayed, along with a 'SUBSCRIBED' button and a notification bell. The navigation menu includes 'HOME', 'VIDEOS', 'PLAYLISTS', 'CHANNELS', 'DISCUSSION', and 'ABOUT'. The main content area shows a grid of video uploads with titles, thumbnails, and view counts. The videos include:

- LOCK DOWN MONEY TIPS** (4:17) - 132 views • 3 months ago
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- MAGING MILYONARYO SA TAMANG PAG IIPON (WEALTH CALCULATOR)** (3:55) - 604 views • 5 months ago
- X-CURVE WEALTH BUILDING** (5:37) - 637 views • 6 months ago
- BASIC FINANCIAL LITERACY EXPLAINED IN 5 MINUTES** (4:51) - 1.9K views • 6 months ago

<https://www.youtube.com/c/TheFinancialMinimalistPH/>

Q & A

THANK YOU

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Abraham Avila Jr.
Founder, Assets Online (AOL)

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