

THE DAILY EDGE *presents...*

#1 BEST-SELLING AUTHOR

ZACH SCHEIDT'S

BIG BOOK OF INCOME

47 WORK-FREE WAYS TO LIVE A RICH RETIREMENT

WITH PATRICK MCKELVEY

THE DAILY EDGE

NEWS ★ POLITICS ★ MARKETS ★ RETIREMENT ★ AMERICA

A Rich Retirement Is Waiting... Do You Have An Edge?

Use This Income Hack to Save Thousands on Broker Fees...

Exclusive Book Excerpt from Zach Scheidt

Dear Reader,

As a *Daily Edge* reader, I want to give you a sneak preview of my new best-selling book called the **Big Book of Income: 47 Work-Free Ways to Live a Rich Retirement**. I wrote this book to serve as a lifeline to retirees (or future retirees) who need extra income to cover day-to-day expenses.

We have already gone ahead and reserved a full, free autographed copy for you. [Click right here](#) to learn how to claim it now.

For generations, the thought of retirement filled workers with anticipation. The American dream was to work hard, be financially responsible and enjoy your golden years with friends and family.

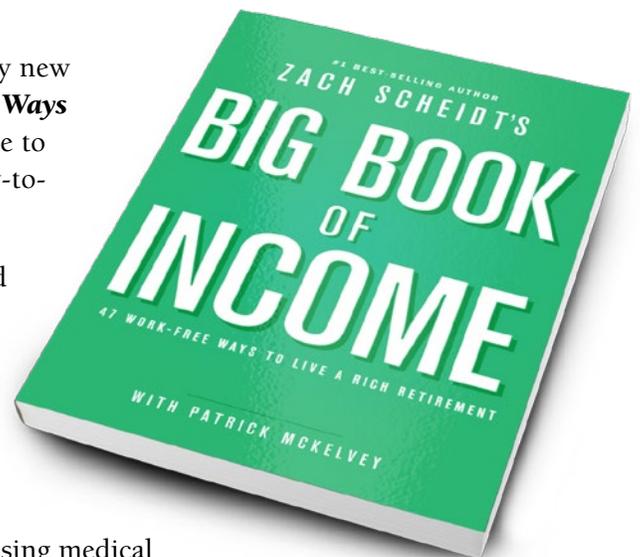
But for too many retirees, this dream has become a nightmare. Rising medical costs, underfunded retirement accounts, low interest rates and a near-bankrupt Social Security system are just a few of the challenges retirees face.

While the challenges for retirees are real, there are many alternative ways to generate extra income. My hope is that this book will help you build your income, so you can focus on the things that really matter!

I'll share secrets like how to:

- Squeeze as much as **an extra \$6,840 per year out of your Social Security** benefits...
- “UPGRADE” Your Savings Account And Earn **12 Times More Interest** — I Can't Believe More Seniors Aren't Using This Simple Trick!
- **Collect A Rare 7% GOLD Dividend** That NOBODY Is Talking About! (It's Paid Like Clockwork For Over 10 Years, Too!)
- How To Make **\$35 An Hour Walking On The Beach... Earn Up To \$1,720 In “Backdoor Rental Income”...** Go Shopping And NET CASH The Next Time You Go To The Grocery Store... And More!

In this section of the [Big Book of Income: 47 Work-Free Ways to Live a Rich Retirement](#) you'll learn one of these life-changing work-free income secrets.



The Big Book of Income — Exclusive *Daily Edge* Book Excerpt

The One Thing Millennials Got Right — How to Buy and Sell Your Stocks... for Free!

Younger Americans certainly take a lot of criticism. Many times for good reason!

But the millennials might finally be on to something... Something that can be a great benefit when it comes to your income.

Many of the income-generating strategies discussed in *The Big Book of Income* deal with stock market. Equities, bonds, option selling...

While implementing these income-generating strategies can bring a big change to your financial well-being, there is something silently eating away your returns you may not even realize...

Broker commissions.

If you actively manage your portfolio, you are probably spending a decent amount each year on broker fees.

The typical fee for a “discount broker” is around \$7 per trade. That’s \$14 to complete a full “buy and sell” cycle.

Over time, those fees add up and can significantly beat down your returns in the long run.

Buy and sell **just 10 stocks** using the fees above and **that’s \$140!**

For a \$10,000 portfolio... that means you are starting out 1.4% in the red! And if you are VERY active, those fees can be in the thousands.

Take a look at this chart provided by NerdWallet...

The chart on the right shows an investor putting \$500 away each month for 30 years. Take a look just how much those “small” fees can hurt your long-term performance.

A 1.5% broker fee reduced total long-term return by over 30%!

That number, of course, is because the initial value was not allowed to compound to its full extent.

And this is why I am reaching out to you.

Brokerage fees are quite annoying, but you no longer have to erode your returns for simple trades.

Imagine...

Being able to buy and sell at will... *without having to pay a dime.*

Today, that’s entirely possible!

Meet Robinhood

Robinhood is a commission-free broker that has skyrocketed in popularity since its inception in 2015.

And by commission-free, I mean 100% FREE to buy and sell your stocks.

It’s relatively new, but Robinhood has become the broker of choice for young investors.

Don’t Let Brokers Kill Your Returns

| Average Annual Return | Total annual investment fees | Account value after 30 years | Amount lost to fees |
|-----------------------|------------------------------|------------------------------|---------------------|
| 7% | 0% | \$588,032.77 | \$0 |
| 7% | 0.25% | \$561,515.53 | \$26,517.24 |
| 7% | 0.5% | \$536,320.22 | \$51,712.44 |
| 7% | 1.0% | \$489,628.12 | \$98,404.65 |
| 7% | 1.5% | \$447,454.73 | \$140,578.04 |
| 7% | 2.0% | \$409,348.84 | \$178,683.93 |

Source: Nerd Wallet

But you don't have to be young to use Robinhood. This broker is open for everyone.

The only thing you need is a **smartphone**.

You see, Robinhood does not operate on a desktop computer like most discount brokers. Instead, their platform is entirely mobile, and it's one of the reasons why they've become so popular with the younger generations.

Signing up is very simple, and the interface is more user-friendly than any other brokerage I've used!

The best part — Robinhood is 100% free to use.

Now, you might think it sounds too good to be true. Here's "the catch" (which I think you will agree is not much of a catch at all!).

The first "catch" is that you can only access Robinhood from their mobile platform. That means if you don't have a smartphone, you are out of luck. However, Robinhood is compatible with both Android and Apple software.

The second issue is that Robinhood does not currently offer options or bond trading. They ONLY focus on stocks and ETFs.

Another issue is that you cannot use margin accounts, or trade after-hours unless you purchase their upgrade to "Robinhood Gold."

For an extra \$10 bucks a month, (and if you have \$2,000 in deposits), you can have full access to margin accounts and after-hours trading. (Larger margin accounts have a higher subscription price.)

Now, those "catches" aren't too bad... considering you are getting 100% commission-free trades. And for purchasing big blue chip companies, this is the perfect way to load up on shares without having to pay a broker. And if you feel like getting into after-hours/margin trading, you can subscribe to their low-cost margin service.

I assure you, Robinhood is a legitimate broker. They make their money through Robinhood Gold subscriptions and on the interest of total cash held in their reserves. This means they make interest on your deposits that are sitting in a cash account.

Their mission is to "democratize access to the financial markets," and their platform is allowing little investors to get involved without having to pay any fees.

Just check out this quote below!

"By not taxing our investors with commission fees, Robinhood investors collectively saved over \$200 million in fees since launching in 2015. One investor individually saved over \$300,000 in 2016 alone."

Look them up in the App Store or go to robinhood.com for more information.

I recommend downloading Robinhood and starting getting commission-free trades today!

If you don't already have a free copy of my new book, please [click here](#) or call **1-866-361-7662** and mention promotion code **WLIRT302**! You don't want to miss out on these work free income opportunities, and copies are limited!

I consider this essential reading for anyone tired of blowing through their savings to make ends meet, not having enough money to buy their children or grandchildren Christmas presents, or not living retirement the way they imagined...

It is also a must read for those who want to stop relying on Social Security checks... develop adventure and excitement in their lives... and enter the world of effortless income generation.

Here's to growing your income,



Zach Scheidt

Editor, *The Daily Edge*

P.S. While this book is NOT for sale anywhere in the world at any price, but I've made arrangements to deliver a FREE copy to your doorstep.

Why would I do this?

Well, consider it a special thank you for being a loyal *Daily Edge* reader.

Again, please [click here](#) or call 1-866-361-7662 and mention Promo Code WLIRT302!



Copyright by Agora Financial, LLC. 808 St. Paul Street, Baltimore, MD 21202. All rights reserved. No part of this report may be reproduced by any means or for any reason without the consent of the publisher. The information contained herein is obtained from sources believed to be reliable; however, its accuracy cannot be guaranteed.