



“LADDER INVESTMENT STRATEGY”

In the Ladder Investment Strategy*:

Investment allocation is 20% per Maturity & each maturity is always renewed for the 5 years term

100 000 \$

Initial terms	Interest rate	20% allocation	Monthly payment	Return/year
1 year	8,0%	20 000 \$	133 \$	1 600 \$
2 years	9,0%	20 000 \$	150 \$	1 800 \$
3 years	10,0%	20 000 \$	167 \$	2 000 \$
4 years	11,0%	20 000 \$	183 \$	2 200 \$
5 years	12,0%	20 000 \$	200 \$	2 400 \$
		100 000 \$	833 \$	10 000 \$

2nd year

Terms to maturity	Interest rate	20% allocation	Monthly payment	Return/year
1 year	9,0%	20 000 \$	150 \$	1 800 \$
2 years	10,0%	20 000 \$	167 \$	2 000 \$
3 years	11,0%	20 000 \$	183 \$	2 200 \$
4 years	12,0%	20 000 \$	200 \$	2 400 \$
5 years	12,0%	20 000 \$	200 \$	2 400 \$
		100 000 \$	900 \$	10 800 \$

3rd year

Terms to maturity	Interest rate	20% allocation	Monthly payment	Return/year
1 year	10,0%	20 000 \$	167 \$	2 000 \$
2 years	11,0%	20 000 \$	183 \$	2 200 \$
3 years	12,0%	20 000 \$	200 \$	2 400 \$
4 years	12,0%	20 000 \$	200 \$	2 400 \$
5 years	12,0%	20 000 \$	200 \$	2 400 \$
		100 000 \$	950 \$	11 400 \$

4th year

Terms to maturity	Interest rate	20% allocation	Monthly payment	Return/year
1 year	11,0%	20 000 \$	183 \$	2 200 \$
2 years	12,0%	20 000 \$	200 \$	2 400 \$
3 years	12,0%	20 000 \$	200 \$	2 400 \$
4 years	12,0%	20 000 \$	200 \$	2 400 \$
5 years	12,0%	20 000 \$	200 \$	2 400 \$
		100 000 \$	983 \$	11 800 \$

5th year

Terms to maturity	Interest rate	20% allocation	Monthly payment	Return/year
1 year	12,0%	20 000 \$	200 \$	2 400 \$
2 years	12,0%	20 000 \$	200 \$	2 400 \$
3 years	12,0%	20 000 \$	200 \$	2 400 \$
4 years	12,0%	20 000 \$	200 \$	2 400 \$
5 years	12,0%	20 000 \$	200 \$	2 400 \$
		100 000 \$	1 000 \$	12 000 \$

* The Ladder Investment Strategy:

Generate yearly liquidity and a total return on Investments after first 5 years of

56 000 \$