ANAPLANS

## "LADDER INVESTMENT STRATEGY"

**In the Ladder Investment Strategy*:** **Investment allocation is 20% per Maturity & each maturity is always renewed for the 5 years term**

1 000 000 $

| Initial terms | Interest rate | 20% allocation | Monthly payment | Return/year |
|---|---|---|---|---|
| 1 year | 6,0% | 200 000 $ | 1 000 $ | **12 000 $** |
| 2 years | 7,0% | 200 000 $ | 1 167 $ | **14 000 $** |
| 3 years | 8,0% | 200 000 $ | 1 333 $ | **16 000 $** |
| 4 years | 9,0% | 200 000 $ | 1 500 $ | **18 000 $** |
| 5 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| | | **1 000 000 $** | **6 667 $** | **80 000 $** |

### 2nd year

| Terms to maturity | Interest rate | 20% allocation | Monthly payment | Return/year |
|---|---|---|---|---|
| 1 year | 7,0% | 200 000 $ | 1 167 $ | **14 000 $** |
| 2 years | 8,0% | 200 000 $ | 1 333 $ | **16 000 $** |
| 3 years | 9,0% | 200 000 $ | 1 500 $ | **18 000 $** |
| 4 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 5 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| | | **1 000 000 $** | **7 333 $** | **88 000 $** |

### 3rd year

| Terms to maturity | Interest rate | 20% allocation | Monthly payment | Return/year |
|---|---|---|---|---|
| 1 year | 8,0% | 200 000 $ | 1 333 $ | **16 000 $** |
| 2 years | 9,0% | 200 000 $ | 1 500 $ | **18 000 $** |
| 3 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 4 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 5 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| | | **1 000 000 $** | **7 833 $** | **94 000 $** |

### 4th year

| Terms to maturity | Interest rate | 20% allocation | Monthly payment | Return/year |
|---|---|---|---|---|
| 1 year | 9,0% | 200 000 $ | 1 500 $ | **18 000 $** |
| 2 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 3 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 4 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 5 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| | | **1 000 000 $** | **8 167 $** | **98 000 $** |

### 5th year

| Terms to maturity | Interest rate | 20% allocation | Monthly payment | Return/year |
|---|---|---|---|---|
| 1 year | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 2 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 3 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 4 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| 5 years | 10,0% | 200 000 $ | 1 667 $ | **20 000 $** |
| | | **1 000 000 $** | **8 333 $** | **100 000 $** |

*** The Ladder Investment Strategy:** **Generate yearly liquidity and a total return on Investments after first 5 years of** **460 000 $**