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## *Electronic Book*

### **What is a High Yield Investment Program?**

These programs claim to invest in high risk, high yield opportunities. An HYIP can be both offline or online, and maybe be investing in a variety of markets. A large portion of online HYIP's are simply ponzi schemes that call themselves HYIPs. Usually every high yeild program goes with quite a risk



### **Main secrets of good investments:**

Don` t put all your eggs in one basket! It means diversisy your funds! Invest in different HYIPs. If some of them fail others will make you much profit! In a field that is as risky as HYIPs, it's very important to reduce the risk. You are never going to be able to completely eliminate the risks, but by diversifying your funds you will drastically reduce them.

For example, you diversify your funds in 10 different HYIPs. 6 of 10 programs fail after 3 months. The lasting 4 programs stay around until 3-6 months have passed and you are able to withdraw your profit!

You must determine your risk level. It means you ask yourself what level of risk you are willing to take to get high profit on your investment. HYIPs with high risk give you high profit (up to 10-30% daily). Low risk programs can give you low profit (10-15% monthly). Remember that there are no safe HYIPs. There are programs that will last longer than others, but you can only guess which these are.





### **Make your DD (analysis)**

- Check hosting and IP-address using Whois service. (find out who registered the domain, where and when it was registreted).
- Find out the starting date of the program. It is better to invest early to get profit in short term ponzi. Do not jump into new programs right away. Truth is many programs never make it through launch. If it is good this week, it will be good next week or three months from now. Let the program establish a payout history with good customer service before investing money with them.
- Visit monitoring sites, ratings and forums concerning this HYIP. Read investors' opinions about it.
- Read Terms and Conditions of the current HYIP.
- Pay attention to withdrawal policy. Payouts may accumulate on site account and are paid on request.
- Alternatively payouts are transferred automatically to your E-Gold account/
- Try to talk with admin of the HYIP using e-mail ICQ or live support interface. It will help you to get more information about the admin.
- Try to find out: how HYIP generates profit for you? Is a financial pyramind (ponzi scheme), forex-trading, sport betting or something else?
- Visit many HYIP sites and try to find none-template professional hand-made site. Don't trust template sites. Many scammers use templates.
- Don't invest in programs on free hosting such as: superprofit.netfirms.com or goldhyip.tripod.st.com. This goes for almost all of the frauds, but can also apply to very professional looking websites ,giving you virtually no contact point information. If you intend to invest a large sum, then you should always make sure that the program in question offers some sort of capital security.
- Do not let large amounts accumulate in small programs; take smaller profits often. Even from the most stable smaller programs, take funds back often. Taking small amounts of profit along the way versus letting a larger amount accumulate before a program goes sour will allow you to see a profit instead of missing out on what you thought you had.





## HYIP Glossary

- **Referral Program (Affiliate Program)** A money-making program where you earn money based on recruiting others into the program (Referring). Many companies usually pay for the referrals their users or members recruit a percent of the referrals' earnings or deposits.
- **Compounding** This is the concept that one earns interest on the interest he have already earned. At first, your money grows slowly, but as time passes, your money grows more rapidly.
- **Diversification** The concept of spreading the money among a number of different investments or investment programs in order to reduce risk. It's the idea that one shouldn't put all of your eggs in one basket.
- **Downline** The people one recruited (his referrals), plus the people they recruited, and so on.
- **E-gold** is an electronic currency, issued by e-gold Ltd., a Nevis corporation, 100% backed at all times by gold bullion in allocated storage. [www.e-gold.com](http://www.e-gold.com)
- **Forex** (Foreign Exchange Market) for trading currencies internationally. The foreign exchange market, also referred to as the Forex and FX market, is a decentralized market that has no physical exchange floor. Trading is done over the counter, via phone, fax or electronic distribution networks. Turnover in this market is approximately \$1.5 trillion USD daily, making it the largest, most liquid financial marketplace
- **Ponzi Scheme** The term Ponzi is derived from the actions of a man names Charles K Ponzi. It is any program or claimed investment opportunity which relies on new investments to pay off the older ones. Those whom invest first are thus paid their returns from those who invest after them, leaving the last investors the ones who lose out. Many HYIPs who claim to be trading, investing, etc are really only running a ponzi scheme. Some have also compared the US Social Security system to a ponzi scheme
- **Principal** The initial deposit one makes to the account. This excludes any compounded earnings added to the deposit. Many programs do not allow to withdraw principal. It damages the liquidity but assures the program owners that the money deposited to their system will remain there for long.
- **Referral** The one you recruited to join the program or to make an investment (your referral). Many companies usually pay for the referrals their users or members recruit a percent of referrals' earnings or of a deposit.
- **Withdrawal** The transaction when one transfers funds from any account in the HYIP or any other investment program to any account outside the program.