THE REAL INVESTMENT SOLUTION

HOW SYNDICATION CAN BUILD AN EMPIRE AND A LEGACY FOR YOU TODAY

AFTO CAPITAL, LLC

Have you ever wondered...

What do the wealthy invest in and how do they build generational wealth?

Over the years, I have come to find out some of the simplest ways that separate the rich from wealthy and I'm excited to tell you about it. If you're looking to take the next step in your investing career and are looking to expedite your financial freedom, keep reading to find out more about what I've uncovered and how you can benefit from the same tactics.

What's the problem?

Most of us have always been told to take little risk with money and to keep saving for retirement by means of our 401(k) accounts, stocks, savings bonds, etc. Many look to the wealthy and wonder how they have achieved their financial success, but don't realize that they can take advantage of or implement the same tactics to achieve similar success.

We're usually too focused and tied up with the everyday rat race that prevents us from focusing our attention on figuring out means of expediting our financial freedom and building generational wealth. Even if we do have the time, the idea of striving for financial freedom seems to be so out of reach because we're never taught HOW to achieve financial freedom and, surely, there's no clear path to get there.

As a result of all the unknown and lack of information, we usually gravitate towards the most popular vehicles of investing and some of the most talked-about strategies that are readily available around us. We're bombarded with the stock market data on a daily basis and listen to the drivers of the market and economic impacts it has.

Most of us are offered to participate in our company's 401(k) program and many have the luxury of having our company match a portion of our contributions on an annual basis. This vehicle has become the "best" way for most Americans to save for their retirement when they're ready to do so....... At the age of 65.

We're usually told that the retirement age is 65 and that everyone needs to work until atleast that age to be able to have enough money SAVED so that they can enjoy their retirement. The idea of financial freedom and building wealth is rarely talked about because we're always taught to go to school, get a job, buy a house, save for retirement.... You get the picture.

A recent report[1] found that many Americans are not ready for retirement and feel financially unprepared for their golden years

The data shows that 42% of people aged 18-29 have no retirement savings, along with 26% of Americans in the 30-44 age bracket. Among those closer to retirement, 17% of people aged 45 - 59 report a complete lack of retirement savings and that figure is 13% for those aged 60+.

When it comes to self-assessed preparedness for retirement by age, less than half of people aged 60 and over think that their savings are on track. Unsurprisingly, younger Americans are even more pessimistic, with only 42% of people aged 45-59 and 35% of those aged 30-44 feeling prepared.

What's also alarming is that not many actually pay attention to their retirement and have a false sense of comfort thinking their traditional retirement vehicles are serving them well in preparing for their future.

Fact of the matter is that, on average, our traditional retirement methods will only last about 20 years once we stop contributing and begin withdrawing money to pay for our retirement.

For simple math, let's put a few numbers into a calculator and see how much our returns will be in a traditional 401(K) account:

Basic Info		Projections	
Current Age	30	Expected Retirement Age	65
Current Annual Salary	$ 75000	Life Expectancy	85
Current 401(k) Balance	$ 30000	Expected Salary Increase	3% per year
Contribution (% of Salary)	10%	Expected Annual Return	7% per year
Employer Match	0%	Expected Inflation Rate	2% per year
Employer Match Limit	0%	Calculate	

1. https://bit.ly/38qMO22

What you'll find is that the total balance at the age of 65 is roughly $2.1M. Now assuming you'll live to the age of 85, you'll be able to withdraw approximately $16,000 a month until you're 85.

Let's say that a little differently...

- You save for your retirement every SINGLE MONTH for 35 YEARS.
- Your salary increases with inflation (say 3% a year) for the life of your career.
- Your average rate of return on your retirement account matches or exceeds the market performance.
- Your spending remains the same once you retire.
- You're now able to get access to $16,000 a month for ONLY 20 years.

How about investing in the stock market?

Investing in the stock market is looked at the same way as our retirement accounts. The average return in the stock market for the past 10 years is less than 8%, but keep in mind that your average accounts for all the highs and lows of the market.

The S&P average return for the past 10 years has been less than 9%. Source?

For example, if you invested $100,000 in 2008, your total growth is approximately $159,000 including compounded market volatility for the particular period - that's a whopping 5.9% average return on your money.

FEES - let's not forget about those fees that come with any of your investment accounts and for managing your money. For sake of simplicity, let's say that's another discount of 1% per year - now we're under 5% annually.

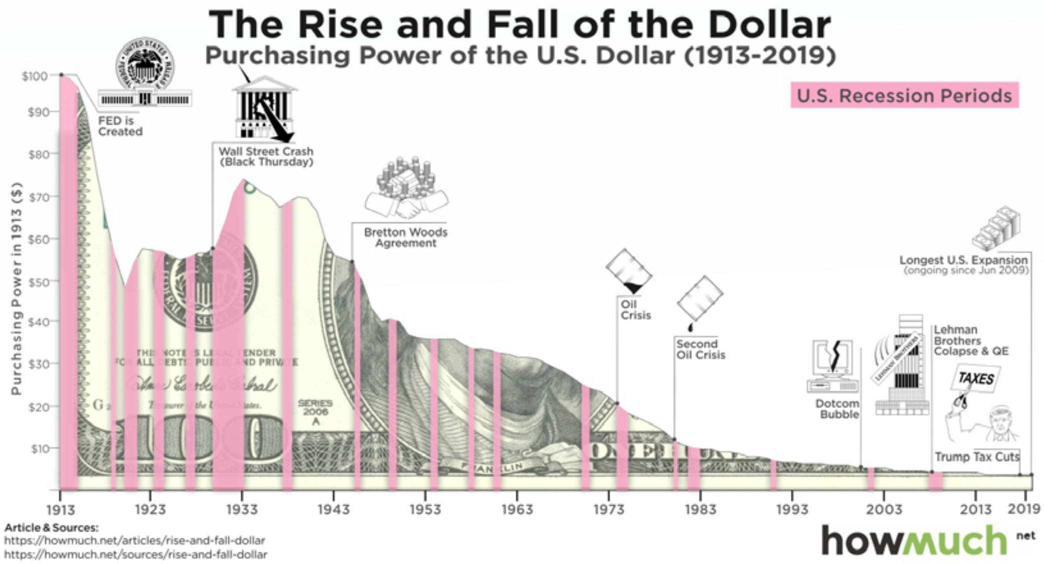
Uncle Sam

TAXES - Yes, I said TAXES!

You're still expected to pay your share of capital gains tax on all those returns. What should we use here? 15%? That's another $9,000 off the top bringing your annual return even lower.

Now let's talk inflation

One of the major issues with saving for retirement is the fact that our spending power has been decreasing significantly for decades. What we're seeing is an ever-declining power of our U.S. dollar since the early 1900's. Basic concept is that $100 in 1913 is worth less than $4 in today's world.



What does that mean?

If you were to look at the power of your money in 35 years, that same $16,000 a month that you're going to withdraw for your retirement would be equivalent to roughly $6,000 a month today. And that same $16,000 at the age of 85 is worth ONLY $3,500 a month in today's dollars.

How about Stocks?

Stocks are looked at the same way as our retirement accounts. The average return in the stock market for the past 10 years is less than 8%, but keep in mind that your average accounts for all the highs and lows of the market. The S&P average return for the past 10 years has been less than 9%. For example, If you invested $100,000 in 2008, your total growth is approximately $159,000 including compounded market volatility for the particular period - that's a whopping 5.9% average return on your money. FEES - let's not forget about those fees that come with any of your investment accounts and for managing your money. For sake of simplicity, let's say that's another discount of 1% per year - now we're under 5% annually.

So how did I get here?

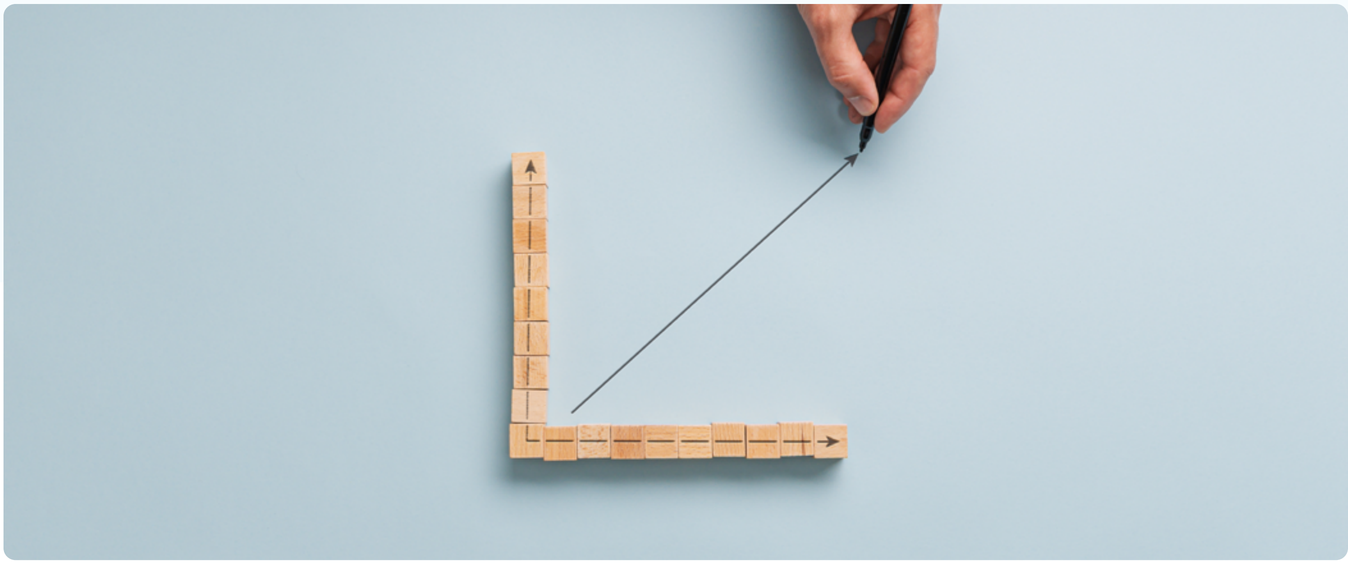
I've had the luxury of the benefits my W2 employer provided, one of which is the "comfort" of knowing my 401(k) is growing. I had never fully understood what it meant to retire and how much money I actually need to retire, let alone, understand the speed and vehicles to get me there.

Once my wife and I entered a stage of our lives where we started making substantially higher income than before, we shifted gears to understanding our existing debt and looking at how we're doing as far as SAVING for retirement. When we finally realized we weren't doing enough for our retirement and future, we did what a lot of people do - we hired a FINANCIAL PLANNER.

To be honest, this was one of the most enlightening experiences we've had. We were shown how unprepared we were for retirement and what it's going to take for us to get to a comfortable retirement stage.

You can probably guess what they told us - yes, SAVE MORE. We were optimistic and wanted to keep an open mind. The planner's game plan was essentially for us to "squirrel away" money and invest in the bond markets so that we would see a gradual growth on the pennies we were saving every month. BRILLIANT.

This was hardly the plan we were looking for. Even more importantly, there was nothing generational about what we were presented. It offered enough money to get our kids through school and maybe give us a fighting chance to get through retirement - yup 20 years worth. It was evident that we weren't getting what we had hoped out of their service. Let's just say after a couple of meetings we decided to part ways and get our $1,500 back from them.



My Turning Point

One day we ended up setting up two different meetings on the same day with two different focuses on financial growth

- Our lunch meeting was with a couple of real estate investors whom we had met through a friend of ours
- Afternoon meeting was with another "successful" financial planner who has a good reputation amongst our friends.

The difference between the two meetings was quite stark. We walked away from the day understanding the different benefits real estate can bring us and the more we compared it to the traditional way of investing in the market we couldn't help but to think twice about our strategy for the future.

You mean we can invest in real assets that can give us cashflow, appreciation, hedge on inflation, build equity AND tax benefits?

Additionally, the financial planner was completely lost when talking about real estate benefits. Since it wasn't part of the list of "products" he was selling he had no interest in learning more and even discussing the subject.

Needless to say - we were SOLD on Real Estate and have not looked back.

Building an Empire

For me it wasn't enough to have sufficient financial stability during retirement - I was also looking to:

1. Free up my time faster so that I can spend with my family
2. Build an empire and a legacy for my family to enjoy for generations to come

One of the biggest changes I needed to make was my mindset and my perspective. I know that SIMPLE shift has made me a better person and I now look at things a lot differently than before.

> *"If you think you can do a thing or think you can't do a thing, you're right." - Henry Ford*

I was too focused on the short term gain and was missing the big picture and that was to leave a legacy for my family.

Many people want to do the same, but not many actually know HOW and I'm here to tell you based on my experience, I can say it's easier than you think.

As you walk through this ebook you'll learn about how our investing in real estate, most importantly multifamily investing, has changed the way we look at our time and future. You'll find out:

- Why the wealthy diversify by investing in real estate as a safe vehicle for growing their wealth.
- Investing in real estate is NOT for the rich - yes YOU can be a part of the deals.

I've been fortunate enough to have learned about the potentials investing in real estate can have and how it will help me reach my financial AND personal goals much sooner than I had anticipated.

What I've found is the process is relatively simple and I truly believe everyone needs to know about it. My objective is to tell my story to as many people as I can so that everyone can take advantage of my findings, should they choose to everyone can take advantage of my findings, should they choose to. They can consider alternatives to the traditional savings model when making financial decisions.

> *"If you don't find a way to make money while you sleep, you will work until you die."*
> *- Warren Buffet*

I'm really passionate about sharing what I have learned over the years, so that others have a different perspective when thinking through investment options.

So how do we do it?

Let's get into it

Many people focus on having different kinds of stocks and believe that means they are "diversified" and "safe". Technically they are diversified, but that's not what we're talking about here. I'm not a financial planner nor will I pretend to be (see legal disclaimer) BUT you've heard my story and know that I'm not a big fan of stocks.

I would never believe 'spreading my money out' on a losing bet was 'safe'. Sure, we've heard of great successes with investing in the stock market, but in my opinion on average we're on the losing end of the spectrum given all the components we talked about above.

So what do I do?

I used to ask myself that same question... I knew I wanted to do something different, but never had an idea of WHAT and HOW.

In my opinion, investing in a multi-family real estate syndication deal can be one of the best investments you can make.

I, and my colleagues, strategically diversify within the asset class that I know will win: real estate, more specifically, investing in multi-family properties.

Have you ever considered that there are different ways you can invest in real estate? Here are a few that many consider to be great vehicles for building their wealth:

1. Single Family Rental Properties
2. Short Term Vacation Rentals
3. Real Estate Development
4. Multi Family Investments
5. Self Storage
6. Mobile Home Parks
7. Senior Housing
8. and the list goes on!

Why invest in multi-family homes?

There are a couple of reasons that are most appealing to me for investing in real estate.

Hedge against inflation

Multi-family investments are a great way to ensure the money that's invested is not losing its value due to inflation. Because the "value" of the property depends on the net operating income, the property can see increased value even with inflation.

To simplify this, let's look at an example of how that's done.

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Income*	$200,000	$206,000	$212,180	$218,545	$225,102
Expenses (Assume 60% of Income)	$120,000	$123,600	$127,308	$131,127	$135,061
Net operating Income (Income - Expense)	$80,000	$82,400	$84,872	$87,418	$90,041
NOI Increase	$ -	$2,400	$2,472	$2,546	$2,623
Property Value (5% CAP)	$1,600,000	$1,648,000	$1,697,440	$1,748,363	$1,800,814
* Assume 3% increase - aligns with inflation					

As you can see, even though our expenses and income are increasing at the same rate as our assumed inflation, the net operating income is still rising. This is how we're able to increase the value of the property even with inflation.

Economies of Scale

Being under "one roof" provides a number of economic benefits that you can't find with a single family portfolio. Generally speaking the price-per-unit for multi-family properties are lower than that of single family homes. Looking at the expenses, you're also able to take advantage of being in one location and will most likely get better pricing from vendors for repairs.

This is how Afto Capital works

Our business plan includes purchasing properties that can provide an upside to the net operating income. We look for properties that we know are rented below market rate and have potential for increased rents by making capital improvements to the property. Remember, one of the most important parts of this is to either increase income or decrease expenses in order to increase net operating income (NOI).

We look to hold the properties we purchase for approximately 5-7 years. This allows us to make the necessary capital improvements and to be able to place new tenants. As part of stabilization, we focus on making the right improvements to the property in order to increase our income AND to be able to reduce some of our expenses so that we're able to maximize our NOI.

Our team strives on analyzing each property by running projections based on many factors in order to maximize our NOI.

How does this create Exponential ROI?

Investing in real estate is NOT going to make you rich OVERNIGHT. Just like most investments, real estate investing takes time and requires attention and work.

BUT....

The biggest benefit of investing in real estate is that it is going to grow with time and can continue to provide you with additional cashflow and equity growth to be able to build your empire.

> *"Ninety percent of all millionaires become so through owning real estate. More money has been made in real estate than in all industrial investments combined."*
> *Andrew Carnegie*

Cashflow

Your quarterly distributions from the property will give you additional dollars which can be used to either offset your personal expense OR re-invest back into real estate (my favorite). There's nothing better than taking your additional dollars and putting it back into an investment that you KNOW will most likely make you more money.

Appreciation

As we showed earlier, the ever-growing NOI is used to increase the property value over the years. With the right purchase and the right team to manage the property, you'll be able to take advantage of the property appreciation and invest in further deals.

> *"Landlords grow rich in their sleep without working, risking or economizing"*
> *John Stuart Mill*

What's the Process?

We have simplified the process into 4 simple steps to ensure everyone's able to see how easy it can be for building one's empire.

Step 1 Strategize on Market & Select A Property

A successful deal requires many professionals on your side that work towards the same goal. Both the property and the market require a lot of research and expertise so that you're achieving your desired outcome. Not every market is a good market to invest in and not every property offers a "good deal" to us. We look for properties that can achieve our financial goals for the life of the asset.

Step 2 Due Diligence & Deal Structure

Once the property is selected and under contract, we conduct a thorough due diligence process to ensure the investment fits our requirements. We need to make sure the property offers the same features as advertised and that the condition of the property aligns with our business plan put forth on this deal. We then finalize our deal structure with our investors and secure all the necessary financing that's required to close on the property.

Step 3 Operate The Investment

This is where the REAL work begins. We're now able to get into managing the asset and executing the business plan. Depending on the timeline and scope of work that's set for this property, the team begins the path towards stabilizing the property for future refinance and sale. Our investors are always kept up to date and are informed throughout every step of the process. As part of asset management, distributions (if any) are made to the investors in accordance with the deal terms.

Step 4 Stacking Towards an Empire

This is where the exponential growth really takes shape. All the proceeds from the operation of the property can now be used towards other real estate ventures including future multi-family investments.

How can I help you?

As part of our commitment to our clients' ability to build their own legacy, we offer our Afto Club Members exclusive access to information about our active investment deals to our "Afto Investors" Club Members.

It's free. It's simple and gives you the insider scoop on any new multi-family investment opportunities that we are working on.

If you want to gain access to this information, not only can you join the club today, but you will also be able to book a one-to-one Investor's Strategy Session, where you will walk away with your own custom Strategy Investment Blueprint.

We will also schedule a one-on-one informational session so you can ask questions and get to know more about Afto Capital.

We'd love to learn more about you and your investment goals!

Click here to join our Afto Member Club and to schedule a brainstorm session with one of our team members.

JOIN NOW

SAM KHAIRI

Founder of Afto Capital

Sam Khairi is the CEO and Founder of Afto Capital, LLC. Sam has spent the better part of the last decade working on multi-million dollar capital infrastructure projects across various industries. A mechanical engineer by education, Sam has been able to translate his knowledge and experience into investing in real estate, starting with investing in single family properties.

Sam is passionate about investing in real estate and is looking to pass along his knowledge to others who are, equally, searching to build a lifetime of wealth for themselves and their families.

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