



TGA
CAPITAL MANAGEMENT

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How to Retire on

8%+ Dividends

Paid Monthly

Collect \$3,300+ in dividends per month—every month—and earn \$50,000 or more annually in capital gains to boot!

The suits at Merrill Lynch say you need \$738,400 to retire well.

Let me explain why they're dead wrong. You'll actually need a lot less than that.

I'm going to show you a simple way to bankroll your golden years on 32% less. That's right: I'm talking about a fully paid for retirement for around

\$500,000.

Got more? Great. I'll show you how you can retire filthy rich on your current stake.

Plus my "8% Monthly Payer Portfolio" will let you live on dividends alone—without selling a single stock to generate extra cash.

And you'll get paid the same big dividends every month of the year – so that your income and expenses will once again be lined up!

This approach is a must if you want to quickly and safely recover from the recent pullback and safeguard your nest egg through the next market correction, too!

This isn't just a dividend play, either: this proven strategy also positions you to benefit from 10%+ yearly price upside potential, in addition to your monthly dividends.

That's the Power of Monthly Dividends

We'll talk more about that price upside shortly. First, let's set up a smooth income stream that rolls in every month, not every quarter like the dividends you get from most blue-chip stocks.

You probably know that it's a pain to deal with payouts that roll in quarterly when our bills roll in monthly.

But convenience is far from the only benefit you get with monthly dividends. They also give you your cash faster—so you can reinvest it faster if you don't need income from your portfolio right away.

More on that a little further on. First I want to show you...

How Not to Build a Solid Monthly Income Stream

When it comes to dividend investing, many "first-level" investors take themselves out of the game straight off the hop. That's because they head straight to the list of Dividend Aristocrats—the S&P 500 companies that have hiked their payouts for 25 years or more.

That kind of dividend growth is impressive. But here's the problem: these folks are forgetting that companies don't need a high dividend yield to join this club—and without a high, safe payout, you can forget about generating a livable income stream on any reasonably sized nest egg.

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Worse, you could be forced to sell stocks in retirement—maybe even into the kind of plunges we saw in March 2020 or throughout 2022—just to make ends meet.

That’s a nightmare for any retiree and leaning too hard on the so-called Aristocrats can easily make it a reality: the ProShares S&P 500 Dividend Aristocrats ETF (NOBL), which holds all 65 Aristocrats, still yields just 2.2%.

Solid Monthly Payers Are Rare Birds ...

You can certainly build your own monthly income portfolio, and the advantage of doing so is obvious: you can target companies that pay much more than your average Aristocrat’s paltry payout.

Trouble is, only a handful of regular stocks pay in any frequency other than quarterly, so we’ll have to patch together different payout schedules to make it happen.

To do that, let’s swing back to the Aristocrats and cherry-pick a combo of above-average yields and payout schedules that line up. Here’s an “instant” 6-stock monthly dividend portfolio that fits the bill:

Verizon Communications (VZ) and AbbVie (ABBV) with dividend payments in February, May, August and November.

Target (TGT) and Chevron (CVX), with payments in March, June, September and December.

Sysco (SYY) and Wal-Mart Stores (WMT), with payments in January, April, July and October.

Here’s what \$500,000 evenly split across these six stocks would net you in dividend payouts over the first 6 months of the calendar year, based on

current yields and rates:

Month	Combined Dividends Received
January	\$916.67
February	\$2,270.83
March	\$1,312.50
April	\$916.67
May	\$2,270.83
June	\$1,312.50

You can see the consistency starting to show up here, with payouts coming your way every single month, but they still vary widely—sometimes by nearly \$1,400 a month!

It’s tough to manage your payments, savings and other needs on a lumpy cash flow like that.

And the bigger problem is that we’re pulling in \$18,000 in income on our \$500,000 nest egg. That’s not nearly enough for us to reach our ultimate goal of retiring on dividends alone, without having to sell a single stock in retirement.

Our Best Move Now: 8% Dividends AND

Monthly Payouts

This is where my “8% Monthly Payer Portfolio” comes in. With just \$500,000 invested, it’ll hand you a rock-solid \$40,000-a-year income stream. That’s easily enough for most folks to retire on.

The best part is you won’t have to go back to “lumpy” quarterly payouts to do it! Of all the income machines in this unique portfolio, 12 pay dividends monthly, so you can look forward to the steady drip of income, month in and month out from these plays.

Here’s one story....

That’s How This Grandma Makes

\$387,000 Last Forever

A while back, I was chatting with a reader of mine who manages money for a select group of clients. He’d been using my Monthly Payer Portfolio to make a client’s modest savings – a nice grandmother who came to him with

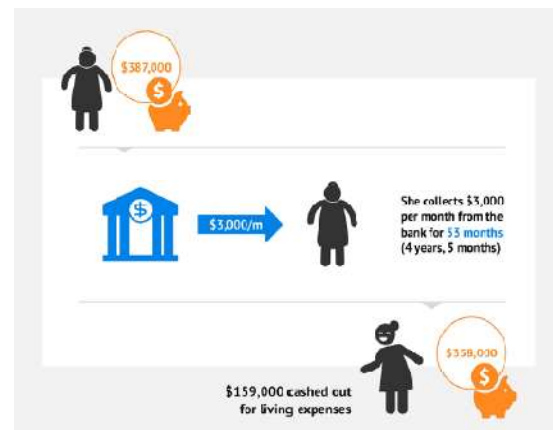
\$387,000 – last longer than she ever dreamed:

“She brought me \$387,000,” he said. “And wants to take out \$3,000 per month for 10 years.”

The result? The last time I’d spoken with him, it had been over four years since she started her \$3,000 per month dividend gravy train. In that time, she’d taken out a fat \$159,000 in spending money.

And that nest egg? Well, it’s going strong. Last time I checked in with this reader, she was still sitting on more than \$358,000 after nearly four and a half years and \$159,000 worth of withdrawals.

Grandma’s Monthly Dividend Gravy Train



Her investments pay fat dividend checks that show up about every 30 days, neatly coinciding with her modest living expenses. And the many monthly dividend payers she bought dish income that adds up to 5%, 7% and even 8% or more per year.

There’s no work to it; these high-income investments provide a “dividend pension” every month.

I’m ready to give you everything you need to know about this life-changing portfolio now. Let’s talk about Grandma’s secret – her high-yielding monthly dividend superstars (which even have 10%+ price upside to boot!)

For example, take a look at these 5 incredible funds that pay monthly and soar:

Fund Name	Ticker	Current Yield	10-Year Avg Ann Total Return
Cohen & Steers Infrastructure	UTF	8.7%	10.8%
Calamos Strategic Total Return	CSQ	9.4%	11.0%
EV Tax-Managed Buy-Write Opps	ETV	9.8%	9.9%
Cohen & Steers Quality Inc Realty	RQI	8.3%	8.2%
Gabelli Utility Trust	GUT	8.6%	8.1%

This is the key to a true “8% Monthly Payer Portfolio” – banking enough yields to live on while steadily growing your capital. It’s literally the difference between dying broke and never running out of money!

In a moment, I’m going to show you how to earn a passive \$40,000 on a half-million ... \$80,000 on a million ... and \$100,000+ annually on anything higher. And get paid every month, too.

Plus, you won’t even have to tap your initial capital or “draw down” any of your valuable principal.”

But first, a bit about myself.

My name is Michael Green and I am a Registered Investment Advisor, founder of TGA Capital Management. With 40 plus years of providing my advisory members with active portfolio management.

My advisory works as a “fiduciary, in our advisory members best, on a strict buy-sell discipline, supported by excellent investment research.

“We work on a simple fee-schedule, and we do not accept any commissions in the management of our managed portfolio’s.”

Of course, not all high-yield investments are buys. Some vehicles are nothing more than dividend traps, paying high stated yields that are simply not sustainable.

But if you know how to navigate the space, you can earn the types of returns and collect the big monthly dividends that my subscribers do – which means you may never have to tap into your retirement capital to pay your bills.

That’s where TGA Capital Management bridges the navigation by solid research, top institutional custodians, (Charles Schwab & Company, Inc.), Vanguard, Fidelity, Jackson National, just to mention a few.

The Monthly Payer Portfolio

Most Financial advisors live and die by the 4% rule. Here’s a quick recap: 4% is the recommended withdrawal rate that you need to give yourself a steady income in retirement.

Well, our approach is based on fixed-income and equity research based on fundamental and technical application with continual buy-

sell disciplines along with daily portfolio monitoring of your managed account, lets you have your cake and eat it, too!

“We do all the management, so you can enjoy a solid, secure income during your retirement years, and enjoy the “fruits-of-your-labor.”

Flash alerts

Any time there’s a change in our position, or general market malarkey happening, you’ll get a flash alert so you won’t be blindsided by bad news.

A 24/7 members-only website

You’ll get access to a password-protected institutional website (Charles Schwab & Co., Inc), where you can access your managed account. 24/7 and the clock.

Quarterly Webinars and Portfolio reporting, tax related documents, and our alliance back-office account support.

Were available via website, virtual, email and personal consultations and About every three months, you’ll receive quarterly account reporting and advisory changes based on the current markets, economy, current portfolio recommendations and get my thoughts on pressing member questions.

TGA Capital Management ,

A Registered Investment Advisory, since 1984.
www.tgacapitalmanagement.com – 508-224-9646

Our fiduciary commitment to you

We are dedicated to helping you achieve your investment goals by providing personal attention and quality services, advocating low-cost, fee-only, in your best interest.

How we help you succeed

We provide cost-efficient portfolio construction, comprehensive wealth management, and ongoing discussions to earn your confidence and help you achieve your goals.

Our services

We offer a range of planning resources and services to help you reach your goals:

Comprehensive portfolio management - Investment strategies - Income distribution investment monitoring- Insurance solutions- Estate Planning-Periodic Reviews-Retirement Planning-Financial Planning-Wealth management-Active portfolio management-Portfolio cost analysis-Investment Research-Coordination with other professionals

Contact Us

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Company	Last Price	FV Fair Value ⓘ	7D	3M	
GUT Gabelli Utility...	US\$7.69 187.7% OVERVALUED	set FV US\$2.67	1.1%	13.3%	...
RQI Cohen &...	US\$12.67 61.5% UNDERVALUED	set FV US\$32.92	5.5%	12.6%	...
ETV Eaton Vance...	US\$12.40 8.1% UNDERVALUED	set FV US\$13.49	1.2%	-8.6%	...
CSQ Calamos...	US\$13.59 26.5% UNDERVALUED	set FV US\$18.50	2.4%	8.5%	...
UTF Cohen &...	US\$24.96 40.5% UNDERVALUED	set FV US\$41.96	1.0%	15.0%	+

Walmart	▶ 1.4% UNDERVALUED	FV US\$146.97			
SY	US\$79.96	 set			
Sysco	▶ 32.3% UNDERVALUED	FV US\$118.05	4.3%	7.4%	...
CVX	US\$176.04	 set			
Chevron	■ 16.2% OVERVALUED	FV US\$151.49	2.3%	6.5%	...
ABBV	US\$159.64	 set			
AbbVie	▶ 55.7% UNDERVALUED	FV US\$360.41	-2.5%	11.7%	...
TGT	US\$155.97	 set			
Target	▶ 40.9% UNDERVALUED	FV US\$263.92	2.1%	1.2%	...
VZ	US\$41.18	 set			
Verizon...	▶ 60.1% UNDERVALUED	FV US\$103.23	0.1%	13.1%	...

TGA Capital Management

How we communicate with you

Scheduled outreach includes regular planning reviews, check-ins, ongoing education opportunities, and our informative client emails, newsletter, and website. You can also count on a response within 24 hours whenever you contact us with a question or concern.

Our fee structure

Our investment advisory practice is fee based. Our annual advisory fees are calculated simply as a percentage of assets under management. Our fees are not based on trading activity or commissions. The table above reflects what our fees may look like for you. Please refer to our financial services agreement. Our relationship with you is to provide complete transparency and cost reporting strictly in our clients-best-interest.

Fees Charged by Fee Amount Investment Adviser	Frequency Fee is Services Charged
Assets Under Management Fee	\$0 - \$100,000 - 2.00%
	\$100,000 - \$150,000 - 1.85%
	\$150,001 - \$250,000 - 1.50%
	\$250,001 - \$350,000 - 1.25%
	\$350,000 - \$500,000 - 1.00%
	\$500,001 - \$1,000,000 - 0.95%
	\$1,000,001 - \$1,500,000 - 0.85%
	Over \$1,500,000 - 0.50%

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A GUIDE TO SEPARATELY MANAGED ACCOUNTS

Additional Information

Separately managed accounts (SMAs) play an important role in providing investors choice in how they access professional investment management. They also offer the flexibility to tailor a portfolio that is responsive to the needs of high net worth individuals.

WHAT IS AN SMA?

An SMA is an investment vehicle composed of stocks, bonds, cash or other individual securities overseen by a professional money manager. The unique structure of an SMA provides the flexibility to customize the portfolio to address clients' personal preferences and investment objectives.

With an SMA, investors benefit from direct ownership of securities, versus investing in a mutual fund or exchange-traded funds (ETFs), where your money is pooled with that of other investors. This

difference is key to understanding the many advantages of an SMA, and what SMAs offer.

SMAs offer:

- Customization
- Greater tax efficiency
- Transparency
- Professional Management
- A personalized approach

With TGA Capital Management, investors benefit from:

The depth of resources of the third-largest provider of SMAs†
The largest provider of SMAs offered through model-delivery platforms
A full spectrum of capabilities that include equity, fixed-income, balanced, and customized portfolios. The sustainable investing expertise of affiliate managers –via our institutional custodian Charles Schwab & Co., Inc Investment affiliates known for tenured management teams and decades of experience in their respective investment styles. TGA Capital Management and its [Investment Advisor Representative](#) can help you better understand the benefits of SMAs and the importance of working with an SMA leader like TGA Capital Management.

Active vs. Passive Portfolio Management

One of the longest-standing debates in investing is over the relative merits of active portfolio management versus passive management. With an actively managed portfolio, a manager tries to beat the performance of a given benchmark index by using his or her judgment in selecting individual securities and deciding when to buy and sell them. A passively managed portfolio attempts to match that benchmark performance, and in the process, minimize expenses that can reduce an investor's net return. Each camp has strong advocates who argue that the advantages of its approach outweigh those for the opposite side.

You've made it now what?

A short video for your review.

<https://youtu.be/MiwC-I59TzM>

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