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“Why should I choose Rio Financial Group for my training?”

I am often asked the question above. With all the options available to you it is an extremely valid question. In fact, if you were not asking that question, I would be more surprised. To date there are no college courses available that I am aware of, to teach actual Forex trading. The opportunity for the average person to even trade the Forex from the comfort of our own home or office has only been legally available to us since 1998, and therefore the industry is in its very infancy. There are three generally accepted programs for learning how to trade the Forex:

- 1) School of hard knocks.
- 2) A day course and a take away set of CD's or videos using some programmed software.
- 3) Mentorship program (2 ½ day intensive course with an assigned Mentor) and ongoing mentorship and training.

Although there are pros and cons to any method, ultimately to successfully trade and prosper in the Forex, one must adopt one way or the other to **actually** trade. Let's look at each one of the above.

- 1) **School of hard knocks:** The **most expensive way** to learn is risking your own money to learn from your mistakes. Although the upfront cost with this method is minimal, the actual total cost of this training far exceeds the combined cost of all the others. The **least expensive way** is to learn from someone else's mistakes. *“But I can learn to trade on a demo account”?* Live trading is different from Paper or Demo trading. Real money introduces a psychological dynamic that must be mastered in order to be successful. Once you trade live, you must deal with the psychological factors that come with it as well as the mind's desire to play it safe or the opposite dynamic - GREED. Typically a new trader will lose most, if not all of their money due to over-analyzing, minimizing stops, a real lack of knowledge and experience and the fact that the majority of Forex trading (both new traders and old) is simply trend trading. Find a trend (short or long) and get in it. The problem is that trend trading is at best only about 70% successful! *Isn't that enough wins to be profitable?* With a 5+ PIP entry into a trade and a 30+ PIP average stop per lot.....the answer is NO!

- 2) **Programmed Software:** The dream is to purchase an “off the shelf” software program that will trade for you. You purchase a very expensive software program that identifies the trend, analyses the entry and then gives you some combination of green lights based on your trading style and you risk your money. Most of these programs will tell you that they average only about 60% wins (you could flip a coin and get 50%). Wouldn't it be nice to spend 8 hours in class and instantly be a successful trader? The reality is that your classroom time is simply a time to learn how to operate the software, you still know little about trading. Professional traders know exactly what they are doing, and why they are risking their money. They know about things like support and resistance, Fibonacci numbers, margin management as well as hundreds of other factors. Trusting your hard earned money to a software trading program is like trusting software to bet on the outcome of a horse race. There are too many variables to allow computer software to predict the outcome of the race (or believe me it would be available and there would be no betting on the outcome in Las Vegas). While the Forex does have repeatable patterns that are identifiable, technical trading analysis requires logic, knowledge and experience to piece together disparate pieces of information and arrive at an informed decision. Spending a lot of money for a software program and still not know how to trade is quite simply throwing money away. Here are some questions to ask:
- a. Do the seminar teachers (the Pitchmen in the sales presentation) actually trade their money live (not on a demo).
 - b. Can their software show a high % of wins in Real time NOT BACKTESTED (why not if it is really that good?)
 - c. Does the software company have a Managed Accounts Division in their company? Managed account money typically comes from people who have learned about the tremendous profits available in Forex, but are not able to trade themselves. Where do you think many of the new money prospects for this division come from? Answer: People who have seen in a seminar that high profit potential in the Forex exists every day, but cannot master the art of trading!!
- 3) **Mentorship Program:** Rio Financial Group (RFG) has developed a highly encompassing training program to teach the fundamentals of technical analysis. Students are taught to trade, how to visually find a trade and why this specific visually recognizable trade can consistently produce a profitable outcome. **Trading is a learned skill.** While some people can absorb the information faster than others, the skill set needed to be successful is available to every moderately intelligent person. While RFG always teaches to trade WITH the trend, we are specifically looking for repeatable patterns that occur daily on all major currency crosses WITHIN that trend. If trend trading is successful about 70% of the time, imagine what the percentage of a specific trade inside that trend might be? High probability trades present themselves every day and can be confirmed with multiple indicators using proprietary charts and indicators. Students are taught by rote...in other words, the Mentor will demonstrate the trade, how to spot the

trade, how to confirm the trade, where to enter, where to exit and protect yourself at all times. The student then practices the trade themselves, on their computer, using live charts with the market open and entering trades on a demo account. We never touch your computer during our workshops. We teach targeted trading that maximizes profit potential and minimizes loss. This means you learn to trade based on what the market is telling you, not what a software program is telling you. That said, our trading software was specifically designed to give us the information necessary to spot the trade, confirm the trade with multiple indicators and then execute the trade with minimal risk for maximum profit. While we would love to teach all that information in 1 day (we are all live traders so each workshop takes us out of the market for at least 3 days), reality is that it takes 2 ½ days just to learn in a live environment how to execute those trades. It takes 16 - 20 hours to insure that the information was imparted to the new trader in enough ways so that the very next day, all alone in their home or office, they can start trading successfully. To insure that varying levels of information digestion is not a hindrance, all our workshop attendees can attend as many workshops as they want FREE after they have taken their initial workshop. We then have ongoing online LIVE training sessions weekly for our traders.

Of all the business models available to us, the Mentoring Program Model made the most sense to accomplish our business objectives. We have NO Managed Accounts Division in our company; our only method of customer retention is to create successful traders who then create referrals. By using a Mentoring program we accomplish our corporate objective and we combine the following into a successful program:

- a. If trading is a learned skill then having a skilled Mentor available to a trader, gives them the ongoing guidance that each trader will need to become successful regardless of how quickly they can absorb the initial concepts.
- b. Since winning is a habit as well as losing, create an environment where success is the standard not an abnormality.
- c. Since Demo trading is different than live trading, insist that all Mentors trade live monthly (we are professional traders who train, not professional trainers).
- d. Mentoring assures that varying levels of knowledge absorption are not a problem since a Mentor is committed to the new trader's success. Traders can repeat the workshop as often as they want for free (as long as there are seats available in that particular workshop).
- e. Teaching high % trades inside an established trend vs. low % trend trading creates successful winning traders.
- f. A Mentoring program gives traders who desire to teach others, have the training skill set and a love to help people live their dreams, an avenue to use those God given talents in a positive, constructive way should they desire to continue in that direction. Mentors ALWAYS come from our previously trained traders and are developed in a special program with

measurable success markers along the way. A Mentor is in the life changing business – not the Forex Currency Trading Business.

- g. The key to a Mentor building his/her business is by developing a strong referral base. This only happens if they are successful in creating consistently successful traders who are the basis for that referral system.

Now the question is for you to answer. Of the three ways to learn to trade, which one makes the most sense to you? Which of the methods above will help you accomplish your personal goals?

You will not be pressured to sign up with us; there will be no *“make a decision today or the special reduced deal goes away”* sales program. This is either right for you or it is not. If it is not we certainly don't want you to enter into a Mentorship arrangement with the wrong goals and expectations and therefore we make a practice not to “SELL” our program with hype and pressure. Forex trading can be extremely profitable for those who will master the techniques. It is a decision to change your life and therefore a snap decision is not desirable. Forex trading may NOT be right for you. However, if you make the decision to trade in the Forex, we would love to enter into a long-term Mentor relationship with you...



I am often asked “ *Will you give me some people I can email who will verify your program's success?*” The answer is NO. Here is why. First, all of the testimonials on our site are real and are used by permission from our traders. Although a personal email allows you to hear a real testimonial live, the testimonial is the same, Second; we receive over 10,000 hits a month on our website. If we were to give even one of those email addresses out, we would make a huge enemy of one of our happy traders very quickly. Put yourself in their shoes....imagine me giving your address out to 5000 people a month! Thirdly, we rely primarily on word of mouth to market our services and because we are all live traders, we prefer trading to marketing. We'd love to have you join us and we are happy to answer any and all questions live, on the phone or via email. You can contact us on the web at www.forexwealth.com or email us at:

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