

## HYIP's... King Of The Rip-Offs

It's difficult to fully understand just how much money is stolen from people by these kinds of programs... but I'll try to include enough information to eliminate any doubt about whether or not you should venture into that tar-pit.

**HYIP's...** or **H**igh **Y**ield **I**nvestment **P**rograms... are neither "high yield" nor "investments".

They're actually nothing more than the "gateway" designed to entice people into an elaborate network that exists for one reason only... to rip people off.

Here's what I mean...

Did you know that you can purchase programs that will run an HYIP on your website? If you don't have a website, there are templates available to make it easy to set up a website. Or you can simply purchase an HYIP website that's already set up and ready to go. Just buy a domain name... upload the files... and you're ready to start stealing!

Don't know how to upload files? No problem... you can pay a little extra and the people who sold you the website will do that for you.

But will people actually send you money just because you have a website?

Sure they will... because the website tells them what a genius you are at making money in the stock market... and that you've hired an experienced staff of highly-successful traders who are knowledgeable in virtually every aspect of making money in every kind of investment vehicle you can imagine!

**Not the truth?** So what! If you told the truth... that you just bought the website... nobody's going to send you any money!

And since you know that people are always reluctant to be the first ones to send in their money... in case it's a scam... there's a place right on the front page that shows how many people are already sending in their money... and getting rich!

All you need to do is remember to have your programmer put in some big numbers there so that people will think it's really working!

**Not the truth?** So what! If you told the truth... that those numbers are fake and nobody's making any money... nobody's going to send you any money!

And since you know that some people will want to hear directly from someone who's been paid, be sure to include a forum with a section for everyone to write

in and tell how excited they are... that they got paid... and that this is the easiest money they've ever made and this is the best program in the world!

But don't forget to "seed" it first with a few dozen posts that you write. No time to write your own phony forum posts? No problem. There are companies that'll do it for you. That way your visitors (future victims) will see lots of happy campers!

**Not the truth?** So what! If you told the truth... that those posts are fake and nobody's been paid... nobody's going to send you any money!

But what about those people who don't trust what you say on your website and don't believe what the "people" in your forum are saying?

What about those people who want to see how you rate with an independent third party who monitors the industry and provides impartial evaluations based on feedback provided by people participating in all of the major HYIP programs available?

No problem! You just pay for your membership in each of those independent rating services (there are about a dozen or so) and then you pay another company to flood those services with emails from people who are happy with your HYIP. The company will make sure that all of these "endorsements" come from different email addresses so they appear to be legitimate even though they're all fake.

Next thing you know, you have excellent ratings from all of the independent ratings services and you can post those right there on your website!

Now even the most skeptical of "investors" can send in his money and rest assured that you are indeed a financial wizard who's willing to share your expertise so that people like him can become wealthy.

**Not the truth?** So what! If you told the truth... that those ratings are fake and anybody can easily buy excellent ratings... nobody's going to send you any money!

Once you have everything in place... you've bought your website... put in some fake numbers for "Total Invested" and "Total Paid"... seeded your forum with phony posts... and bought your excellent ratings from all the ratings services... you're ready to start making money!

But be careful! When you first start out, be sure to pay all of your victims exactly on time and precisely what you promised!

Why? Because you also have an "affiliate program" that pays your victims a percentage of the money sent in by victims they refer. If you play your cards

right... if you pay everyone on time... if you pay your affiliates what they've "earned"... before long you'll have hundreds or thousands of victims sending you money!

And what begin as **small** "investments" soon become **BIG** "investments" as your victims keep sending you back the money you sent them plus every spare dollar they can get their hands on. Lots of victims will actually max out their credit cards and go into debt to keep sending you more and more money!

When you get a few hundred thousand dollars ahead... you simply shut down the website and vanish into cyberspace with all the money you stole.

And then you do it all again!