INCOMEFLOOR · BY THE INCOME SYSTEM

Turn Idle Savings Into Weekly Passive Supplemental Income

For people looking to generate additional weekly income from idle savings.

Start With the $1,000 Income Floor Preview

See how the weekly income process works for four weeks before deciding whether to scale.

 · theincomefloor.com · contact@theincomefloor.com

You Worked Hard for Your Savings.

Now Let Them Work for You.

If you are like many income-focused investors and savers, you have spent years setting aside money — maybe in a 401(k), an IRA, a savings account, a brokerage, or a pension rollover.

And right now, that money is probably earning next to nothing. Maybe 0.5% in a savings account, or sitting in a fund you do not fully understand.

Meanwhile, inflation is quietly eating away at your purchasing power every single year.

What if your savings could generate real, dependable supplemental income — every single week? That is exactly what the Income Floor Method is designed to do.

This guide will walk you through:

- How the Income Floor strategy works in plain English
- How much supplemental income your savings could produce
- Why you never give up control of your principal
- Income vs. capital fluctuations — explained with a real estate example
- Real examples based on savings from $10K to $100K
- How our fee model protects you — we only earn when you do

The Problem: Your Savings Are Not Keeping Up

Most retirement savings sit in one of these places:

- **Savings accounts:** earning 0.3% to 0.5% per year — barely keeping pace with inflation
- **CDs:** locked up for months, with modest returns you cannot touch
- **Mutual funds or ETFs:** unpredictable, market-dependent, not designed to produce income
- **401(k) or IRA:** growing slowly, but not producing income you can use today

The real cost? You are losing purchasing power every year to inflation while your money sits idle.

You did not spend years setting money aside only to watch it slowly shrink. You need a strategy that puts your savings to work — generating real supplemental income you can use every week.

The Solution: The Income Floor Method

The Income Floor Method generates consistent, weekly supplemental income from your existing savings — without you giving up control. Here is how it works:

Step 1: You tell us your goal.

How much supplemental income do you need each month? $200? $600? $2,000? We start with your number.

Step 2: We structure your savings.

We show you exactly where to place your funds into income-producing positions designed to hit your target. Your principal stays in your name — always.

Step 3: You receive weekly income.

Every week, supplemental income is deposited into your account. No trading on your part, no charts to watch, no decisions to make.

Step 4: We manage everything.

We continuously monitor and adjust in the background so your income keeps flowing. You focus on living your life.

The bottom line: You keep control of your money. We just make it work harder for you.

How Much Do You Need to Retire?

Most retirement planning is based on the 4% rule — withdraw about 4% of your savings per year, and your money has a high probability of lasting 25–30+ years.

$1,000,000
supports ~$40,000/year income

$100,000
supports ~$4,000/year income

Lifestyle vs. Savings Needed (4% Rule)

Yearly Lifestyle	Monthly Income Needed	Savings Required
$40,000 / year	~$3,300 / mo	**~$1,000,000**
$60,000 / year	~$5,000 / mo	**~$1,500,000**
$100,000 / year	~$8,300 / mo	**~$2,500,000**
$150,000 / year	~$12,500 / mo	**~$3,750,000**

Most people don't have $1M–$3.75M set aside.

But if you have $10K–$100K in savings, the Income Floor Method can still generate meaningful weekly supplemental income — right now, without waiting.

Your Allocation Determines Your Supplemental Income

A conservative look at what your savings could generate. Rule of thumb: about $200 per month for every $10,000 deposited.

You Deposit	Weekly Income	Monthly Income	Yearly Income
$10,000	$50/wk	$200/mo	$2,400/yr
$20,000	$100/wk	$400/mo	$4,800/yr
$30,000	$150/wk	$600/mo	$7,200/yr
$40,000	$200/wk	$800/mo	$9,600/yr
$50,000	**$250/wk**	**$1,000/mo**	**$12,000/yr**
$60,000	$300/wk	$1,200/mo	$14,400/yr
$70,000	$350/wk	$1,400/mo	$16,800/yr
$80,000	$400/wk	$1,600/mo	$19,200/yr
$90,000	$450/wk	$1,800/mo	$21,600/yr
$100,000	$500/wk	$2,000/mo	$24,000/yr

Starter Option Available

- Not ready for the $10,000 minimum? Start with our $1,000 Income Floor Preview - invest $1,000 for four weeks to see how the system works before committing to the full minimum.

Our Confidence Commitment

- If your $1,000 Income Floor Preview does not produce weekly income activity during the four-week preview period, we will refund your $1,000.

These figures represent targeted returns based on our structured distribution model. Individual results may vary depending on deposit amount and the plan designed for you.

Understanding Income vs. Principal Capital Fluctuations

This is one of the most important concepts for new clients to understand.

When your savings are structured through the Income Floor Method, two things happen at the same time:

1. You receive consistent supplemental income (weekly)

This is real cash deposited into your account every week — money you can spend, save, or reinvest. The income stream is the primary goal, and it is designed to be steady and reliable.

2. Your principal capital may fluctuate in value

The underlying positions that generate your income are subject to normal market movement. Your account balance may go up or down on any given day — even while your income continues to arrive like clockwork.

So will you lose your principal?

Here is the honest answer: the value of your capital may fluctuate — that is normal and expected. But fluctuation is not the same as loss.

A temporary dip in account value does not mean your money is gone. It means the market is doing what markets do. Meanwhile, your supplemental income keeps arriving every week regardless of short-term price movement.

Key insight: Your income is separate from your capital value. One can fluctuate while the other stays consistent.

Think of It Like Owning Rental Property

The easiest way to understand income vs. capital fluctuation is with an example most people already know: real estate.

Example: The Rental House

Imagine you buy a rental property for $200,000. You rent it out for $2,000 per month.

One year later, the market dips and your property is appraised at $185,000. Did you lose $15,000?

On paper, yes — but your tenant still paid you $2,000 every month. Your income never changed. You still collected $24,000 in rent that year.

Hold the property, and the market will likely recover — while rent kept flowing the entire time.

The Income Floor Method works on the same principle:

- **Your deposit** is like the property you purchased
- **Your weekly income** is like the rent checks that arrive every month
- **Capital fluctuation** is like the property value moving up or down on Zillow
- **Your strategy** is to keep collecting income, not panic-sell when values dip

Nobody sells their rental house because Zillow showed a dip. The same logic applies here.

Your Money Stays Yours. Always.

One of the most common questions we hear is: will I lose control of my savings?

The answer is no. Never.

With the Income Floor Method:

- Your principal stays in accounts under your name — not ours
- You can see your full balance at any time
- You are never locked in — your money is yours to withdraw at any time
- We never ask you to hand over your funds to us directly
- There are no hidden fees or surprise charges

Think of us as the architects of your income plan. We design and manage the structure — but the building (your money) belongs entirely to you.

We Only Get Paid When You Succeed

Most financial services charge you fees whether they perform or not. We do things differently.

Our fee comes exclusively from earnings above your target income.

What does that mean in practice?

- If your goal is $600/month and we deliver exactly that — we earn nothing from it
- We only participate in earnings that exceed your stated target
- If you do not hit your goal, we do not make a dime
- Your success is literally our success — our incentives are fully aligned

This model ensures our interests are 100% aligned with yours. We are motivated to maximize your supplemental income — because that is the only way we earn.

How Your Income Scales

Your deposit determines your income target. The system is structured to aim above that target to improve consistency and maintain reliable payouts over time.

You Deposit	Weekly Target	Monthly Target (~2%)	Yearly Target
$10,000	$50/week	$200/month	$2,400/year
$25,000	$125/week	$500/month	$6,000/year
$50,000	**$250/week**	**$1,000/month**	**$12,000/year**
$75,000	$375/week	$1,500/month	$18,000/year
$100,000	$500/week	$2,000/month	$24,000/year

Key Insight: The system is designed to generate more than your target income to improve consistency — so your target stays within reach even in weaker conditions.

Starter Option Available

- Not ready for the $10,000 minimum? Start with our $1,000 Income Floor Preview - invest $1,000 for four weeks to see how the system works before committing to the full minimum.

Our Confidence Commitment

- If your $1,000 Income Floor Preview does not produce weekly income activity during the four-week preview period, we will refund your $1,000.

Income targets are structured objectives based on strategy design and historical performance. Individual results may vary. Target income is not guaranteed.

Income Floor Structure Overview

Designed for Consistent Income

The Income Floor Method is structured to generate income above your target level. You receive your 2% monthly target — the system is designed to produce more in order to maintain stability across changing market conditions.

Category (Based on $100K Deposit)	Monthly Amount
Total Income Generated (Example)	$5,300
Your Target Monthly Income (~2%)	**$2,000**
System Buffer (Excess Above Target)	$3,300

Built With a Buffer

Even in weaker market conditions, the buffer helps ensure your 2% income target can still be reached:

Market Scenario	Total Income Generated	Your Target (~2%)
Strong	$5,300	**~$2,000 Reached**
Moderate	$3,200	**~$2,000 Reached**
Lower	$2,100	**~$2,000 Reached**

These figures are illustrative examples only. Income levels vary based on market conditions and strategy performance. Target income is not guaranteed.

Why the 2% Income Target Works

The Strategy Behind the Target

The 2% monthly income target is not chosen randomly. It is designed to balance three critical factors:

- Consistency of income from month to month
- Sustainability of the strategy over the long term
- Ability to withstand normal market fluctuations

Why This Matters

By targeting 2% while structuring the system to produce more, a built-in buffer is created. This buffer helps:

- Maintain consistent income during weaker market periods
- Reduce the impact of volatility on your monthly payout
- Increase the likelihood of hitting your target every month

This is similar to rental income — the rent stays consistent even when the property value fluctuates. The focus is on cash flow, not the day-to-day value of the underlying positions.

Key Takeaway: The goal is not to maximize returns. The goal is to create a reliable income stream you can count on — week after week.

Target income is not guaranteed. It is a structured objective based on historical performance and system design. Actual results may vary.

Real Weekly Income Example

This example shows how income can be generated on a weekly basis using the Income Floor Method on a $100,000 deposit. The goal is consistent cash flow over time — not one-time returns.

Period	Income Generated
Week 1	$1,250
Week 2	$1,320
Week 3	$1,410
Week 4	$1,320
Total (Month)	**$5,300**

What This Shows

Income is generated every week, creating a steady flow of cash rather than relying on unpredictable lump sums. This weekly consistency is what allows the Income Floor strategy to support ongoing monthly income targets.

Key Takeaway

The focus is not on maximizing one week — it is on maintaining consistent income over time. The client receives their 2% target. The system handles the rest.

This example is for illustrative purposes only. Income levels vary based on market conditions and strategy performance. Target income is not guaranteed.

Long-Term Income Projection

Here is a simplified example using a $50,000 deposit to show how the Income Floor works over time. The system is structured to produce above the target income — the client receives their 2% goal, and the firm earns only from the excess above that.

Monthly Breakdown (Based on $50,000 Deposit)

Category	Monthly Amount
Total Income Generated	$3,500
Your Target Monthly Income (~2%)	**$1,000**
Firm Portion (only from excess above your target)	$2,500

Projected Income Over Time

Time Period	Your Income	Firm Income (from excess only)
1 Year (12 months)	**$12,000**	$30,000
3 Years (36 months)	**$36,000**	$90,000
5 Years (60 months)	**$60,000**	$150,000

Key Insight: We only earn when you exceed your 2% target. If the system does not deliver your target income, we earn nothing. Your success is the only way we get paid.

Starter Option Available

Not ready for the $10,000 minimum? Start with our $1,000 Income Floor Preview - invest $1,000 for four weeks to see the system at work. If no weekly income activity occurs during the preview period, we will refund your $1,000.

Projections are for illustrative purposes only and do not constitute a guarantee of income. Actual results may vary. Target income is a structured objective based on strategy design and historical performance.

Ready to Get Started?

If you have read this far, you are serious about making your savings work for you. Here is what to do next:

1. Not Ready for $10,000? Start With the $1,000 Income Floor Preview.

Invest just $1,000 for four weeks to see how the system is designed to produce weekly income activity - before committing to the full $10,000 minimum.

Our Confidence Commitment:

If your $1,000 Preview does not produce weekly income activity during the four-week period, we refund your $1,000. No pressure. Start small, see the process, then decide.

2. Visit our website

Go to theincomefloor.com and click Get Started to fill out a brief intake form.

3. Tell us about your savings

How much do you have available? Which accounts are they in? What is your income goal?

4. We build your plan

We review your situation and show you exactly how much supplemental income we can target.

5. Start receiving income

Once your plan is in place, supplemental income is deposited into your account every week.

Questions? We are here to help.

Email us: contact@incomefloor.com

Website: ncomefloor.com