

# THE 5-MINUTE ETF INCOME BLUEPRINT TRIFECTA

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NetPicks.com

# **The 5-Minute ETF Income Blueprint Trifecta**

**YOUR Quick Start Guide**

**Set Up a Simple ETF Income Strategy in Just Five  
Minutes a Week.**

By Mark Soberman

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# Welcome ETF Income Investors!

My name is Mark Soberman, and I'm the President and Co-Founder of NetPicks.

At NetPicks we've been working with investors and traders for almost 25 years!

One area that's always fascinated me is ETFs.

25 years ago, ETFs were just getting started... now they've exploded in popularity. Right now, ETFs hold Trillions of dollars in assets worldwide.

What's interesting is... Up until recently, the focus of ETFs has been on price appreciation... or simply tracking well known indexes.

It's only been in the last few years that ETFs have started to focus on cash flows to investors.

Simple Distributions and Dividends to shareholders were often an afterthought.

Well that's been changing.

Now, there are dozens of opportunities to create steady income from ETFs... perfect for **Retirees**, **Active Investors**, or anyone looking to generate **passive income!**

If that sounds appealing, keep reading...

# Introduction To ETF Investing

If you're looking for regular income, as a retiree, active investor, or someone seeking passive income... AND you only want to spend a few minutes a week tracking and updating your investments... then you're in the right place.

Today, I'm going to show you a refined investment strategy, you can deploy with less than 5 minutes of work each week.

It's based on the old school three fund portfolio... But with a twist.

**I've updated this strategy for 2025... and beyond.**

The original three fund portfolio recommended a large cap ETF, a Bond ETF and an International ETF.

This strategy is great for diversification, but it didn't throw off much cash. If you needed to generate income, you had to sell some of your shares.

Well, I've turned this on its head... instead of focusing on price appreciation, **I'm focusing on BOTH Growth & Income Generation!**

We're going to create a portfolio that throws off cash... that you can spend... or reinvest any way you like!

So, before we get into the details of the 3 ETF portfolio, let's answer a critical question...

## What's An ETF?

An exchange-traded fund (ETF) is a collection of securities that are put inside of a fund. That fund can be bought and sold on a stock exchange throughout the trading day, similar to a stock.

I like to think of ETFs as a bucket that holds different investments. When you buy a share of an ETF, you buy a piece of the bucket.

What's interesting is there's an ETF for all different investment strategies... large companies, small companies, specific industries... There's an ETF for that!

### **I know of 6 big reasons why ETFs are so popular:**

First, Composition. ETFs can be made up of a variety of assets, such as stocks, bonds, currencies, commodities, and more. You'll find ETFs for almost any investment outlook.

Second, Diversification. ETFs can help diversify your investment portfolio. For example the S&P 500 Index (SPY) is an ETF that holds over 500 different stocks. You purchase 1 share of the ETF and get instant diversification.

Third, Fees. ETFs often have lower fees than other types of funds, including mutual funds. Great for investors looking at the long term returns.

Fourth, Active Trading. ETFs are traded throughout the day, allowing you to enter and exit your investments any time the market is open!

Fifth, Transparency. ETFs are very transparent, with a bit of research, you can easily see what the ETF owns and what the investment strategy is.

Sixth, Tax Efficiency. Some ETFs can be very tax efficient (Depending on the ETF), helping you keep Uncle Sam out of your pockets!

ETFs are a great foundation to any investment portfolio.

Let's focus on the task at hand...

## **What ETFs Generate Passive Income?**

OK, ETFs are a great foundation for your investment portfolio... What I'm going to give you is three ETFs that when combined provide a powerful investment strategy.

**Now a warning...**

I've looked at and personally invested in some of the ETFs that I'm going to highlight below.

But I want you to remember, there are dozens of ETFs you can choose from. I encourage you to look at all of your investment options, and learn about each of these ETFs in detail. It's important you understand what you're investing in.

What's below is the investing easy button!

Let me introduce...

## The Trifecta Strategy

OK, in a nutshell the Trifecta Strategy is focused on three big ETFs.

=> **JEPI** - JPMorgan Equity Premium Income ETF

=> **SCHD** - Schwab U.S. Dividend Equity ETF

=> **DIVO** - Amplify CWP Enhanced Dividend Income ETF

Let's unpack each of these a bit... then talk about allocations. Surprisingly, you don't want to just buy the same number of shares of each stock.

First up is JEPI.

JEPI focuses on the S&P 500 as a base, and actively writes covered call options against the portfolio. They are selective in picking their stocks, holding 133 stocks.

By writing - or selling - options against the portfolio, the fund generates regular income, that's then distributed to shareholders.

As I write this, the fund holds over \$36 billion in assets, and is yielding a 7% return to investors.

Because the fund focuses on the S&P 500 as a base you'll see the underlying value of the ETF move up and down with market swings.

Up next is SCHD.

SCHD focuses on high yield stocks, and screens them based on dividend consistency and industry ratios, focusing on the fundamental strength of the business.

As I write this, SCHD holds over \$61 billion in assets, and is yielding 3.4%.

Finally we have DIVO

DIVO is very similar to JEPI. DIVO focuses on writing covered calls against a portfolio of stocks. However, DIVO focuses on stocks beyond the S&P 500 and is selective in the stocks it owns, holding only 24 top rated companies, most pay dividends.

As I write this, DIVO holds over \$3 billion in assets, and is yielding 4.4%.

So how do we assemble these three ETFs into a cash flow portfolio?

It all comes down to the allocation between the different ETFs.

To really juice your passive income, you might distribute your funds like this:

- JEPI - 60%
- SCHD - 20%
- DIVO - 20%

What might this look like for a portfolio of \$100,000?

<b>ETF</b>	<b>Amount</b>	<b>Current yield</b>	<b>Annual Dividends</b>
JEPI	\$60,000	7.0%	\$4,200
SCHD	\$20,000	3.4%	\$680
DIVO	\$20,000	4.4%	\$880
<b>Total Portfolio</b>	<b>\$100,000</b>		<b>\$5,760</b>

This strategy is focused on cash returns... if you're looking for growth, consider this strategy...

# The Trifecta Strategy for Growth

If you want to focus on growth to start... but limit your current income, you might consider modifying the portfolio like this:

- JEPI - 40%
- SCHD - 30%
- DIVO - 30%

What might this look like for a portfolio of \$100,000?

ETF	Amount	Current yield	Annual Dividends
JEPI	\$40,000	7.0%	\$2,800
SCHD	\$30,000	3.4%	\$1,020
DIVO	\$30,000	4.4%	\$1,320
<b>Total Portfolio</b>	<b>\$100,000</b>		<b>\$5,140</b>

As you can see with this allocation, you'll focus on adding growth to the portfolio, and give up a little in current income.

How might you improve on this even more?

## Advanced ETF Investing Strategies

Might we take The Trifecta Strategy and make it even better?

Of course!

Remember The Trifecta Strategy was set up for simplicity. The goal was to have a strategy you could implement and manage in less than 5 minutes.

There's a number of ways - with limited effort - to increase returns even more.



For example...

Simply by adding the element of timing you could boost returns. Remember, sometimes markets can fall for weeks, months, or even years!

By strategically exiting these investments in a down market you'll see returns grow.

Another option is focusing on leveraged ETFs.

By adding a different Leveraged ETF or two, you could see your returns grow. The leveraged ETFs offer, with good risk management strategies, an oversized return to investors.

Finally, you can boost your returns even further by adding in higher yielding ETFs, and including ways to collect cash on a weekly basis!

Now I don't have time to go into all that here, but I will be hosting a **Cash Flow Webinar**, to share these advanced income generating techniques.

[SIGN UP FOR THE FREE WEBINAR HERE](#)

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