

Are All Investment Sites Scams?

Including revenue shares and hyips

Did you loose money in Zeek's \$600 million dollar "investment program"? Do you have money tied up in Profitable Sunrise? Or, are you sick of "Pending Withdrawals"?

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About the author



Ben became self employed shortly after graduation in 1987. He started out as a contractor working outside and also invested in penny stocks and day traded futures on rainy/off days. Although making a lot of money fast was very exciting, he always liked the idea of investing a little time/money and getting paid for it the rest of his life. (Like those who sell insurance .. authors .. song writers/singers ... movie producers ..) [Ben's short about me video & earnings.](#)

Definition of a HYIP: HYIP is short for High Yield Investment Program. HYIPs are advertised throughout the internet as a way for people to invest small amounts of money in return for huge profits. For example many HYIPs claim to double your investment within a month, while others claim to triple it within a day or week. HYIPs are often referred to as "passive income programs" meaning that members are typically not required to sell products/services or sponsor new people to earn.

Definition of a SCAM: A dishonest scheme; a fraud. In my opinion, any business or website that does not deliver what they promise and continues to deceive new customers/members without making good are scammers. This can include products, services, earnings, commissions, traffic and referrals.

Note: Just because a person loses money in an opportunity does not automatically mean that it is a scam. For example people lose money everyday in the real estate, stock, bond, futures, options and forex markets.

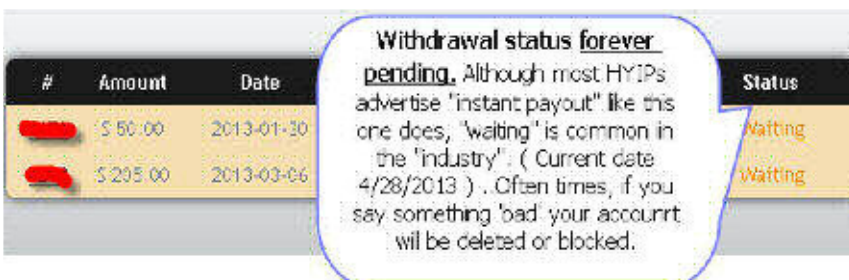
How do HYIPS operate?

Admins set up a website offering an "investment program" which promises high returns disclosing little or no detail about the underlying management, location, or other aspects of how money is to be invested. Most often there is little mention of the high risk as some program owners seek to mislead investors by suggesting that well regarded and financially sound institutions participate in these bogus programs." In 2010, the [Financial Industry Regulatory Authority](#) (FINRA) warned that "the con artists behind HYIPs are experts at using social media including YouTube, Twitter and Facebook to lure investors and create the illusion of social consensus that these investments are legitimate."

Though high payout programs have existed since at least the early 1900s, the rise of digital payment systems has made it much easier for operators of such websites to accept payments from people worldwide. Electronic money systems are generally accepted by HYIP operators because they are more accessible to operators than traditional merchant accounts. Some HYIP operators opened their own digital currency companies that eventually folded; these companies include Standard Reserve, OSGold, INTGold, EvoCash, and V-Money. StormPay was started in the same way in 2002, but has remained in business even though the HYIP that it was created to serve was shut down by the State of Tennessee.

Some HYIPs have incorporated in countries with lax fraud laws to secure immunity from investor laws in other countries. The operators have been known to host their website with a web host that offers "anonymous hosting". They will use this website to accept transactions from participants in the program.

Some investors try to make money by attempting to invest in HYIPs at an early enough stage to create a return, and then by cashing out before the program collapses to profit at the expense of the later entrants. This is in itself a gamble as poor timing may result in a total loss of all money invested. To reduce this risk some of these investors use "tracker sites" listing the programs and their current state. One expert states that there is not enough evidence to corroborate that tracker sites can actually help investors make more money. It is also rumored tracker sites may be paid by the admins before members to continue to receive their "paying status". (Known in the industry as 'selective payout')



((..Just the letter A ..Get the Idea?))

HYIP Scam Listing (Letter: A)

BROWSE: [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#)

- A-1 Investment (<http://www.a-1investment.com>)
- AbaloneInvestments.com (<http://www.abaloinvestments.com>)
- AbbyGold (<http://www.abbygold.com>)
- ABCinvest (<http://www.abcinvest.biz>)
- ABHYIP (<http://www.abhyip.com>)
- ACAFund.com (<http://www.acafund.com>)
- Accenture Gold Club (<http://www.accenture-club.com>)
- Accord Finance (<http://www.accordfinance.com>)
- AccordGOLD (<http://accordgold.com>)
- ACD Invest (<http://www.acdinvest.com>)
- Ace Investment (<http://www.aceinvestment.biz>)
- achyip (<http://achyip.com>)
- ACI Compounding Club (<http://www.aci-club.com>)
- Activassets (<http://www.activassets.com>)
- Active Spender (<http://www.activespender.com>)
- Active Trade (<http://www.active-trade.com>)
- Activ-Trade (<http://www.activ-trade.com>)
- Actixe (<http://www.actixe.com>)
- Actixe Investment Club (<http://www.actixe.net>)
- Actual Invest (<http://Actualinvest.com>)
- Adaptive HYIP (<http://www.adaptivehyip.com>)
- Adler Capital (<http://www.adlercapital.biz>)
- AdminHYIP (<http://www.adminhyip.com>)
- ADO Finance (<http://www.adofinance.com>)
- Adult-HYIP.com (<http://www.adult-hyip.com>)
- Advanced Gold Programs (<http://www.advancedgoldprograms.org>)
- Advanced Investment Group (<http://advancedinvestmentgroup.com>)
- Advanced Investments (<http://a-investments.com>)
- AdvHYIP (<http://advhyip.com>)
- African Fund (<http://www.african-fund.com>)
- AG Investments (<http://www.aginvestments.biz>)
- A Good News (<http://www.a-good-news.com>)
- A Handful Of Dollars (<http://ahandfulofdollars.com>)
- AHM investments (<http://www.ahminvestments.com>)
- Ahyip (<http://www.ahyip.com>)
- Aimerald Trading (<http://aimeraldtrading.com>)
- AKSA Invest (<http://www.aksainvest.com>)
- Alakai Group (<http://www.alakaigroup.com>)
- Alan Trade Center (<http://www.alan-trade.com>)
- Albert Shults (<http://www.albertshults.com>)
- AldanGold (<http://www.aldangold.com>)
- Alfa Safe (<http://alfa.safe.xs3.com>)
- Alfit-SQ Company (<http://alfit-sq.com>)
- ALKALAI GROUP (<http://www.alakaigroup.com>)
- AllGoldLovers.Biz (<http://www.allgoldlovers.biz>)
- AllOfHyip (<http://www.allofhyip.com>)
- AlmaGold (<http://www.almagold.com>)
- Alpha-Fund (<http://alpha-fund.com>)
- Alpha-Gold (<http://www.alpha-gold.com>)
- Alpha Premium Corp. (<http://www.alpha-premium.com>)
- Alpine (<http://www.alpine-ic.biz>)
- Alpine Investment Group (<http://www.alpine-inv-group.net>)
- Alp-Invest (<http://alp-invest.com>)
- Altyn-invest (<http://www.altyn-invest.com>)
- Always Earn (<http://www.alwaysearn.com>)
- AmazingGold (<http://www.amazinggold.com>)
- Ambra-eXchange (<http://www.ambra-exchange.com>)
- American Dream Inv. (<http://www.adinv.net>)
- AMERICAN DREAM inv.co. (<http://www.adinv.net>)
- American-Hyip (<http://www.american-hyip.com>)
- American Investment Fund (<http://www.americaninvestmentfund.tk>)
- American-Treasure (<http://www.american-treasure.net>)
- AmericanUnitedTrust (<http://www.americannitedtrust.com>)
- AMGfin.com (<http://www.amgfin.com>)
- AMO Invest (<http://amoinvest.net>)
- Ancient-Gold (<http://www.ancientgold.com>)
- Andy E-Gold (<http://www.andyegold.com>)
- ANEXGold.com (<http://www.anexgold.com>)

- ANInvest (<http://www.aninvest.com>)
- * Anita's HYIP (<http://www.anitashyip.com>)
- Antidosinvestment (<http://www.antidosinvest.com>)
- * Antiniotissa (<http://www.antiniotissa.com>)
- AnyHourly (<http://anyhourly.com>)
- * Apex Investment Group (<http://www.apexingroup.com>)
- Apex-pay (<http://www.apex-pay.com>)
- * Appaloosa-Fund.com (<http://www.appaloosa-fund.com>)
- Appollo Gold (<http://www.appollogold.com>)
- * APTGOLD Investment (<http://www.aptgold.com>)
- Arabian Oil Inc (<http://www.arabianoilinc.com>)
- * Arabian Oil Inc (<http://www.arabianoilinc.tk>)
- Aramex HYIP (<http://www.aramexhyip.com>)
- ARB Corp (<http://www.arbcorp.com>)
- * Arcadia Fund (<http://www.arcadifund.biz>)
- Arc Fin Group (<http://www.arcingroup.com>)
- * Arco Reality Foundation (<http://www.arco-reality.com>)
- AreState (<http://arestate.host.sk>)
- * Argenta Holdings (<http://www.argentaholdings.com>)
- A&R IntelliTrade (<http://www.arintellitrade.com>)
- * Art business (<http://artbusiness.org>)
- Art-HYIP (<http://art-hyip.com>)
- * Artlex (<http://artlex-invest.com>)
- ArtOfHYIP (<http://www.artofhyip.com>)
- Aruba Investments (<http://www.arubainvestments.com>)
- ASCETICgold (<http://www.asceticgold.com>)
- AsiaForexClub (<http://asiaforexclub.com>)
- Asian Share Traders (<http://www.ast-worldwide.com>)
- Asia Profit Club (<http://www.asiaprofitclub.com>)
- Asia Trading Company (<http://asiatc.com>)
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- * Aspin GOLD (<http://aspingold.com>)
- Asset-builder (<http://www.asset-builder.net>)
- * ASTRAsystems (<http://www.astrasystems.net>)
- ATA Trust Capital (<http://atatrustcapital.com>)
- * A Team Investment Group (<http://www.ateaminvestment.com>)
- Atex Investments (<http://www.atexinvestments.com>)
- * AT-Invest.net (<http://www.at-invest.net>)
- Atlantic Hyip (<http://www.atlantichyip.com>)
- ATOM Finance (<http://www.atomfinance.com>)
- Atomik Gold Invest (<http://atomik-gold-invest.org>)
- AuMax.biz (<http://www.aumax.biz>)
- Aurora Holdings (<http://www.auroaraholdings.com>)
- Australian Forex (<http://www.australian-forex.biz>)
- Austria HYIP (<http://www.austriahyip.com>)
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- Autosurf Never Die (<http://autosurfneverdie.com>)
- * Avalon Financial (<http://www.avalonfinancial.tripod.com>)
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- * Avant-Investment (<http://www.avant-investment.com>)
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- AxiForce (<http://www.axiforce.com>)
- * Axis Global Group (<http://www.axisglobalgroup.com>)
- Advanced Profits (www.advancedprofits.net)
- Actual Trade Ltd (www.actualtradeltd.com)
- ActiveOZ.net (www.activeoz.net)
- AgricoleBank.com (www.agricolebank.com)
- Advertising Invest (www.advertising-investment.com)
- Access-invest (www.access-invest.com)
- * Austria Investment (www.austriainvestment.com)
- A3 Union (www.a3union.com)
- * Azia Trade INC (www.azia-trade.com)
- Aliativa Investments (www.aliativa.net)
- * ArivaFund (www.arivafund.com)
- Alpha-Profit (www.alpha-profit.com)
- * Adora Investments (www.adorainv.com)
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- * Alpine Trade (www.alpinetrade.com)
- Arcam EXPOSURE (www.arcamexposure.net)
- * Accurate-Forex (www.accurate-forex.com)
- a-programs.com (www.a-programs.com)
- Alpine Trading (www.alpinefuturestrading.com)
- * After a Week (www.afteraweek.com)
- Awin-Investment.com (www.awin-investment.com)
- * AlcoHolding Inc. (www.alcohol.net)

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- * Angel Capital LTD (www.angel-capital.org)
- A.G. Investment Club (www.agi-club.net)
- * AGRI Fund (www.agrifund.net)
- ACTrade (www.ac-trade.net)
- * Add earning (www.addearning.com)
- AGmoney (www.agmoney.biz)
- * Amista Fund Inc. (www.amistafund.com)
- Apollo Invest Group (www.apolloig.com)
- * Arc - Capital (www.arc-capital.com)
- Agave Invest (www.agaveinvest.com)
- * Atexe Trade Inc. (www.atextrade.com)
- Amnezia-profit (www.amnezia-profit.com)
- ANOI (www.anoi.biz)
- * Almitrade (www.almitrade.com)
- AvexTrade Inc. (www.avextrade.com)
- * Aliva Fund (www.alivafund.com)
- ASSO-PROFIT (www.asso-profit.com)
- * Australian Gold Corp (www.australiangoldcorp.biz)
- Assets Party (www.assetsparty.com)
- * Amex Pay (www.amexpay.biz)
- AtmLiberty (www.atmliberty.com)
- * AIF (www.americaninvestmentfund.org)
- All Energy Trading (www.allenergytrading.com)
- AbisMoney (www.abismoney.com)
- Asia Oil Fund, Inc (www.asiaoilfund.com)
- Asian Invest Group (www.asianinvestgroup.com)
- ANG (www.angfinance.com)
- AsiaInv (www.asiainv.com)
- ASInvestGroup (www.asinvestgroup.com)
- Arby Fund (www.arbyfund.com)
- * A3 UNION (www.a3union.com)
- Advertising-Surf (www.advertising-surf.net)
- * Asset Management (www.offshoreassetmanagement.com)
- AL-Hyip (www.al-hyip.com)
- * Altergold Profit (www.altergold-profit.com)
- Atlantis MIA (www.atlantismutual.com)
- * Affluent Market (www.affluent-market.com)
- Alfa Investment (www.alfa-investment.com)
- Adult Invest (www.adult-invest.com)
- American Capital (www.americancapital-group.com)
- Alfa Investment (www.alfa-investment.com)
- ASInvestGroup (www.asinvestgroup.com)
- Adzen Hyip (www.adzen.biz)
- Atlant Investments (www.atlantinvest.com)
- Axle Trade (www.axletrade.com)
- * Afon Business (www.afonb.com)
- Ance Finance (www.ancefinance.com)
- * Ameriland (www.ameriland.org)
- AIM Trust Online (www.aimtrust.com)
- * AntwerpBrilliants (www.antwerpbrilliants.com)
- Alpha-Profit (www.alpha-profit.com)
- * Alpha-Money.com (www.alpha-money.com)
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- Arbex Traders (www.arbextraders.com)
- ArtBet (www.artbet.net)
- Atox Finance (www.atoxfinance.com)
- Awalia (www.awalia.com)
- ALC fund (www.alcfund.com)
- alfainvest.biz (www.alfainvest.biz)
- * Agnesco Investments (www.agnesco.net)
- Antar Fund, INC. (www.antarfund.com)
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- Avani Trade (www.avanishtrade.com)
- * Avatar Financial (www.avatarfinancial.biz)
- AFOAProfit (www.foaprofit.com)
- * AVFinance (www.avfinance.com)
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- * Acke World (www.ackeworld.com)
- AllianceProfit (www.alliance-profit.com)
- * Able Assets (www.able-assets.com)
- All Asia Multi Cash (www.allasiamulticash.com)
- ATM-Cash24 (www.atm-cash24.com)
- * AMF Limited (www.amf1989.com)
- ALL - SUCCESS (www.all-success.com)
- * Astralinvest.com (www.astralinvest.com)

- Agutera Group Inc. (www.aguteragroup.com)
- * Alpha Forex (www.alphaforex.biz)
- Allen Finance Ltd. (www.allenfinance.com)
- * Al Shareef Inv Co. (www.alshareefinv.com)
- Assets-Bank.com (www.assets-bank.com)
- * AFTER 60 DAYS (www.after60days.com)
- Avangard Income (www.avangard-income.com)
- * AGS Trade (www.agstrade.net)
- AuruMoney (www.aurumoney.com)
- * Avangard Income (www.avangard-income.com)
- Advantages Capital (www.advantagescapital.com)
- * Altair Limited (www.altairltd.biz)
- AVFunds (www.avfunds.com)
- Anguilla capital (www.anguillacapital.com)
- * Astra Finance (www.astra-finance.com)
- ArbsCapital (www.arbscapital.com)
- * AP ON TIME (www.apontime.com)
- Alpha Tradings Inc. (www.alphatradings.com)
- * Arena Finance (www.arena-finance.net)
- A3fx (www.a3fx.net)
- * advancedearn (www.advancedearn.com)
- AMS Returns (www.amsreturns.com)
- * Audcapital (www.audcapital.com)
- AVI Finance (www.avifinance.com)
- AdvancedGain (www.advancedgain.com)
- Ascot Profit (www.ascotprofit.com)
- Armada Traders (www.armada-traders.com)
- AmanInv (www.amaninv.com)
- ALL BILLIONAIRE (www.all-billionaire.com)
- Ambrian (www.ambrian.net)
- ADVANCE YIELD ZONE (www.ayz.net)
- * Allied Concord (www.alliedconcord.com)
- Albany Invest Ltd (www.albanyinvest.com)
- * Adamant Funds (www.adamantfunds.com)
- Ambassador Capital (www.ambassadorcapital.biz)
- * Atlantic Vision (www.atlanticvision.net)
- atm-perfect (www.atm-perfect.com)
- * Aofunds (www.aofunds.com)
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- Aspire Inv (www.aspireinv.net)
- AgroFinance (www.agrofinance.net)
- AMG Trader (www.amgtrader.com)
- Alkor Finance (www.alkor-finance.com)
- AVO INC (www.avousa.com)
- AVO INC (www.avo.net)
- AVGCM (www.avgcm.com)
- * Australian Business (www.australianbusinessgroup.com)
- After 2 Years (www.After2Years.com)
- * Advastandard (www.advastandard.com)
- AXL Capital (www.axlcapital.com)
- * Amazing Earnings (www.amazing-earnings.com)
- AVV Global Ltd (www.avvglobal.com)

HYIPs and profit sharing sites are high risk!

Even if they say "Zero Risk" or quote the bible on their site

Visual.

Why HYIPS have sustainability issues.

Note: HYIPs are seldom based on 6 people per level but the image below demonstrates how quickly the numbers get out of hand.



Claimed source of revenue example.

Loosely based on a recent popular opportunity. They state their source of income is from secured loans to businesses and others that need cash right away but can't get the money from anyone else. In return the membership would collect 2% per day in interest for lending it to them.

Members of the program could put in as little as \$10 and expect huge returns. However, Could you imagine going to the bank and taking out a secured loan that requires you to pay 60% in interest per month?

In other words, You are in desperate need of money .. you need \$10,000 ... you own equipment/vehicles/real-estate worth at least \$10,000 ... yet you are WILLING to borrow it from them and ABLE to pay back \$6000.00 in interest per month.

Example. Month #1 You as the borrow-er of \$10,000 pay back \$6000.00 and still owe \$10,000.

Let's flip that around. View from the other side.

What if you ran a HYIP that pays 2% per day. Could you imagine coming up with the \$6000 per month to thousands of members that put \$10,000 in your program?

Most pre-built HYIP software programs can do the computations and put the correct numbers in the appropriate accounts. ...but even honest admins can't make good on compounded money that doesn't exist.

The allure of easy money is POWERFUL and actually getting the BIG checks is almost intoxicating. I know what it's like to be on cloud nine thinking the payments will never end. In my opinion you are much better off in the long run if your commissions and earnings are based on actual assets and real customers. I'm now more into adding to my balance sheet each month than wasting it on products/services. [Click here](#) to see how it's done.

With respect,
Ben Alexander

<http://ben.kbgoldintro.com>

I hope this e-book helps a single mother somewhere or senior citizen before they invest their life's savings in a short term HYIP. Instead of risking capital I choose non-dollar assets as a vehicle and earn weekly commissions payable in certified spendable gold bullion or to a debit card. You can too!

Notes

The US Government shuts down programs here that pay back more money than you put in. But there's so many starting every week they can't keep up with them and most are gone before they can be investigated. Zeek was one of the ones that got shut down. They reached massive numbers and even had lawyers working for them as well as high ranking government officials as regular members.

Note: Being located overseas does not make the program untouchable. Owners can be extradited and states can make it illegal to receive money or participate in a program in their state.

Legal terms:

Receiver: Court appointed person to “go over the books”, find and collect recoverable money. (from banks, pay processors, assets, and from affiliates)

Net winner: Those that profited from the program.

Net looser: Those that lost money in the program.

Clawbacks: When the court demands the money be paid back that was given to affiliates.

Live case: Zeek update (May 3rd 2013)

Based on his quarterly report filed in the US District Court in Charlotte on Tuesday, receiver Kenneth Bell is marshaling four accounts totaling almost \$309 million.

#1 The Affiliate account = \$85 Million.

#2 The seized asset account has \$221.3 million this comes from funds surrendered by payment processors and banks (Amex had \$291,000 being held as a reserve for Rex Venture Group).

#3 The receivers pre-filing account has about \$2.2 million.

#4 receivership estimates that around \$291.6 million was transferred fraudulently to the “net winners” of Zeek Rewards from Rex Venture Group. The receivership has reached an agreement with some of the affiliates, however Receiver Bell informed all “net winners” in April that they have until May 31 to work out a settlement or be subject to potential “clawback” litigation in court. The receivership estimates that around \$291.6 million was transferred fraudulently to the “net winners” of Zeek Rewards, by the mother company — Rex Venture Group.

My thoughts? I day traded for many years and have seen how new traders get skinned alive. I also read fake reports and lost money because I trusted what they had to say. I watched Enron crash and their lies become exposed. I Have also sat in front of the trading screens and lost \$800.00 in about 30 seconds ... and that was all legal fine and good. My thoughts are: Be informed .. know what you are getting into. Run when you see “RISK FREE”! Unless you get your tips from Romney! :-) (see below video)

“This will make you sick

This is the thanks we get from GM & Obama....

Thanks to the US Taxpayers, GM and Chrysler were saved with an \$80 billion + (\$80,000,000,000.00) bailout ... And here's what we get for our money???"

http://www.youtube.com/watch_popup?v=Lvl5Gan69Wo

I want my money back ...