My Investment Philosophy

Rules that decide for you, before the crowd does.

My guardrails

1. Do I understand how it makes money, well enough to draw it with a crayon?

2. Do I use it, and do I believe in it?

3. Am I investing (years) or trading (days)? Which rules apply?

My 7 rules

Grey text = my rules, as an example. Write yours on the line.

1. Ogbo: Invest in my mind, daily.
2. Ogbo: Own what I use.
3. Ogbo: Every coin I earn is an employee.
4. Ogbo: Play in the financial markets, not only the labour market.
5. Ogbo: Flee every appearance of get-rich-quick.
6. Ogbo: Play the long game.
7. Ogbo: Control my emotions in the ups and downs.

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The Why-Why-Why Filter

Run it before a single coin moves. One NO is enough.

The opportunity: _____ **Offered by:** _____

QUESTION 1 · DOES IT FIT MY RULES?

1	I can explain how it makes money, simply enough to draw it with a crayon.	YES ☐	NO ☐
2	I checked it on the regulator's register MYSELF (see Red Flags tab).	YES ☐	NO ☐
3	The returns go up and down; nobody "guarantees" a high return.	YES ☐	NO ☐
4	Nobody is pressuring me with a deadline or asking for secrecy.	YES ☐	NO ☐
5	Returns don't depend on bringing in new people or referral bonuses.	YES ☐	NO ☐
6	It passes every rule I wrote on the My Rules tab.	YES ☐	NO ☐
7	I'd still do it if nobody I know was in it.	YES ☐	NO ☐

Any NO? → WALK AWAY. You don't need to know how much anyone else made. The decision is already made.

QUESTION 2 · ALL YES? HOW MUCH CAN I AFFORD TO PUT IN?

Money I can leave alone 3+ years: _____ **× cap per idea:** ____ **% = maximum:** _____

Amount I'm putting in: _____ **Within my cap?** YES ☐ NO ☐

"If the crowd is screaming buy, buy, buy… your philosophy whispers why, why, why."

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10 Red Flags (the ones I ignored)

Tick any you see. One tick = stop. Then check the regulator yourself.

- [ ] **1. High returns AND "guaranteed"**
  Real investments go up and down. "High" and "guaranteed" together means one word is a lie.
- [ ] **2. Returns that never move**
  The same % every month, like a salary. Markets don't behave like that; schemes do.
- [ ] **3. Pressure or a deadline**
  "Window closes Friday." "Only a few slots." A real opportunity survives a week of thinking.
- [ ] **4. I can't explain how the money is made**
  "Don't worry, they have a system" is not an explanation.
- [ ] **5. Not on the regulator's register, checked by ME**
  Not the certificate they showed you. You, on the regulator's own website.
- [ ] **6. Paid from new members' money / referral bonuses**
  If returns depend on bringing in others, it's a pyramid or Ponzi structure.
- [ ] **7. Pressure to keep it secret or move fast**
  "Don't tell your spouse yet." "Pay to this personal account."
- [ ] **8. Withdrawals are delayed or need a new fee**
  The classic sign the money is already gone.
- [ ] **9. Someone I trust is in, so I skipped my checks**
  That's how I lost $100,000. Trust the people, still check the product.
- [ ] **10. The crowd is screaming "buy"**
  Your philosophy whispers "why?" Answer the why before a single coin moves.

Check the regulator's register yourself

Nigeria	Securities and Exchange Commission (SEC) · sec.gov.ng
Ghana	Securities and Exchange Commission (SEC) · sec.gov.gh
Kenya	Capital Markets Authority (CMA) · cma.or.ke
South Africa	Financial Sector Conduct Authority (FSCA) · fsca.co.za
United Kingdom	Financial Conduct Authority: Financial Services Register · register.fca.org.uk
United States	FINRA BrokerCheck / SEC adviser search · brokercheck.finra.org · adviserinfo.sec.gov
Canada	Canadian Securities Administrators: National Registration Search · aretheyregistered.ca
Australia	ASIC: Moneysmart / professional registers · moneysmart.gov.au

RATHER NOT DO THIS ALONE?

Over 550 people across Nigeria, the UK, the US, Canada and beyond are building wealth together in the Financial Fitness Challenge™: video lessons, a monthly live session with me, and a private community.

https://www.secondfinanciallife.com/challenge

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