

THE HIGH-YIELD ETF TRUTH SHEET

**SCORE ANY HIGH-YIELD
ETF IN 60 SECONDS**



MARK SOBERMAN

The High-Yield ETF Truth Sheet

Score any high yield ETF in under 60 seconds!

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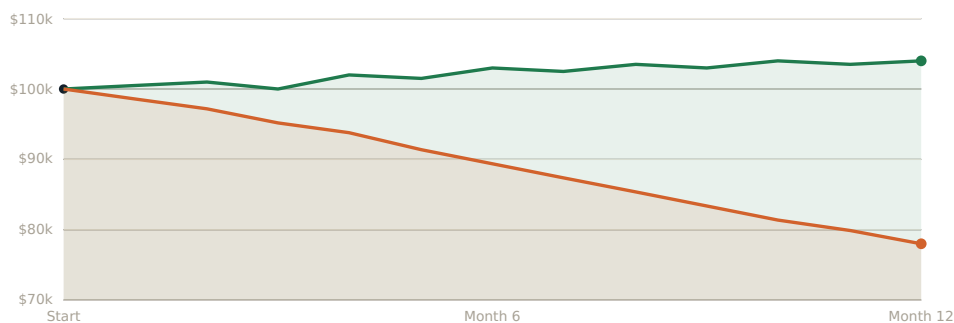
Same Yield. *Opposite Outcome.*

Two funds. Both advertised a **40% yield**. One actually paid you. The other paid you back — with your own money. Here's how to tell them apart in under a minute.

\$100,000 invested · both funds “yielding 40%”

ILLUSTRATIVE · 12 MONTHS

— Fund A — real income — Fund B — return of capital



\$104,000 + payouts

Fund A: the 40% arrived as real income, on top of a principal that held its ground.

\$78,000 + “payouts”

Fund B: the 40% was largely your own capital, handed back. The yield looked identical. The account shrank.

A high yield isn't the same as high income. When a fund's payout consistently outruns what it actually earns, the difference may be pulled from your principal — a slow leak called **NAV erosion**, often reported as **return of capital**. Some of the loudest headline yields (50%, even 100%) lean on exactly this.

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SCORE ANY HIGH-YIELD ETF IN 60 SECONDS

Run any income ETF through these 5 checks. Mark each one green, yellow, or red — then read your verdict at the bottom.

1 Yield— *attractive without being dangerously extreme?*

● Moderate-strong, with a real strategy behind it

● Very high — may need partial reinvestment

● Eye-popping; looks too good to be true

2 Total Return— *is it actually growing after distributions?*

● Total return meets or beats the yield

● Positive, but trailing the yield

● Flat or negative despite a big payout

3 NAV Retention— *is the share price holding after payouts?*

● NAV stable or rising

● Slipping, but total return still positive

● Steadily falling — the income base is shrinking

4 Income Fit— *does the payout style match your goal?*

● Weekly/monthly cadence fits your plan

● Pays often, but the strategy runs aggressive

● Chasing frequency without weighing the risk

5 Market Conditions— *is the broad market favorable, neutral, or risky?*

● Conditions support adding or holding

● Caution — ease off new buying

● Defensive — don't rush into new exposure

The Override Rule: even a perfect ETF bought in the wrong market can bleed. A red here can override four greens above — which is exactly why it's the check almost nobody runs.

MOSTLY GREEN

Worth deeper research. The payout looks like it's built on something real.

MULTIPLE YELLOWS

Proceed carefully — smaller allocation, a hybrid approach, or more patience.

RED ON #3 OR #5

Don't rush. A high payout alone isn't enough to justify the buy.

Checks **1-4** you can run yourself. Check **5** — reading the whole market every week across **140+ ETFs, sectors, and global markets** — is the one almost no one can do alone. That's what the next video shows you: a weekly signal that tells you when to **press, pause, or protect**.

► WATCH THE SYSTEM IN ACTION

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They carry a high degree of risk.

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