

ZINC Financial Founder Reveals How the Wealthy Invest During Volatile Times

Todd Pigott explains how data-driven investing can hedge against downside risk in uncertain times

JULY 8, 2022 – [Todd Pigott](#) is no stranger when it comes to investing and growing financial wealth. A self-made multi-millionaire that started with just \$17, Pigott is the founder and president of ZINC Financial, Inc., one of the largest rehab lenders in the country. He is also the principal and fund manager of the ZINC Income Fund, [Central California's first and only mortgage REIT](#) (Real Estate Investment Trust) which delivers consistent above market rate returns for accredited investors.

Pigott's [background prior to ZINC](#) started when he built one of the largest facility maintenance companies in California. After acquiring four other companies, growing to over 500 employees and expanding into three other states, Pigott sold the company in 2006 to a private equity firm and started ZINC Financial, Inc., one of the largest rehab lenders in the U.S. with over \$1 Billion funded.

In 2020, Pigott launched the [ZINC Income Fund](#), an investment platform for accredited investors which yields consistent above market returns greater than 8% with principal protection through first position liens on deed of trusts and offers multiple tax advantages.

“Market volatility tends to create uncertainty and a lack of investor confidence.” states Pigott. “However, wealthy investors understand that time IN the market produces far better risk-adjusted returns than attempting to “time” the market.” Pigott explains as he reflects on current trends of shifts in investor portfolios. The ZINC Income Fund generates steady, passive income on historically appreciating real estate – a model which has proven to withstand the last two major recessions in the past 20 years.

In explaining ZINC's benefits, Pigott states that “Savvy investors realize that in times of market uncertainty, hedging against the risk is the only way to preserve their wealth.” He continues to explain that “Data-driven investing is the key for these sophisticated investors, not investing in fads.” Pigott does not invest in crypto-currency, CBD or other fads, nor does he rely on tabloids, periodicals and mainstream news for his data. Pigott studies the micro & macro trends of existing home sales from the Federal General Services Administration (GSA) and the National Association of Realtors (NAR) to forecast market trends.

As of this writing, the Dow Jones Industrial Average (DJIA) is down over 17% YTD, the 10-Year Treasury Note increased to 3.236% and Bitcoin dropped over 55% YTD. The annual inflation rate for the United States is approximately 8.6% for the 12 months ended May 2022. Federal rates have increased multiple times this year – March by 25bps, May by 50 bps, June by 75 bps, and another increase forecasted for July of 75 bps.

As Fed rates increase, ZINC plans to increase its rates to borrowers by 100 bps, making ZINC an even greater hedge against risk in a volatile market. Even with all this uncertainty, the [ZINC Income Fund](#) continues to perform as planned, yielding annualized returns of 8.29% to accredited investors.

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