



TONY ROBBINS

**WEALTH
MASTERY**

// ESSENTIAL STRATEGIES FOR FINANCIAL FREEDOM

Dear Friend,

Congratulations and welcome to Wealth Mastery! We are thrilled that you are here! In a world where everyone talks about wanting to improve various aspects of their lives, you are one of the rare few who has taken action!

By attending Wealth Mastery, you are demonstrating your commitment to improving the quality of your life, no matter how great it may already be. In turn, we are excited to partner with you as you continue your journey towards deeper levels of wealth, true financial freedom, and abundance. Things feel so different when financial pressure is no longer a part of your life ... and financial freedom is within everyone's grasp!

It's no secret that we are living in uncharted territory — a time where the economic, political, and social landscape is changing at a record pace. We are all being touched by the events happening around the globe. No matter where you live, what your financial status is, or what you do for a living, for most of us what is happening is unlike anything we have ever experienced. It's a time of massive uncertainty, endless complexity, and if you're prepared — exponential opportunity.

There are many ways to build wealth. During this event we will work with you to build a customized financial plan and then show you the different ways to achieve these goals, in any environment. We'll also show you both what to look for and what to look out for to create the protection you need.

Ignorance is not bliss; and you can't afford to sit on the sidelines. This program is the best of what I have learned about wealth creation from some of the top financial minds on the planet.

In addition, remember that success in any area of life is 80% psychology and 20% the strategies or mechanics to get you there. Our goal is to help you develop a truly unshakeable mindset, where you have unwavering confidence regardless of what's happening in the external environment, and where you experience the gratitude and joy available to you every moment.

In order to get the most out of your time with us, you must decide right now to keep your energy high, stay focused, and use what you're learning to stretch yourself in a way that increases the quality of your life forever. Even with phenomenal resources at your disposal, resources don't create change — you do!

Lastly, I hope that this week will be a defining moment for each of you, not just in terms of what you will learn, but of who you become in the process. We have a lot to look forward to and enjoy during your Wealth Mastery experience!

Live with passion!

A handwritten signature in black ink, appearing to read "Tony Robbins". The signature is stylized and fluid, with a long horizontal line extending from the end of the name.



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DISCLAIMER

Before investing be sure to carefully consider the investment objectives, risks, charges and expenses involved. All investments involve risks including loss of principal invested. Past performance of a security does not guarantee future results or success. The parties contributing to this product are not registered or licensed investment advisors. Their comments and opinions are their own and are not meant to be taken as investment advice or recommendations. Further, their comments and opinions do not reflect the opinions of nor should they be attributed to the copyright holder.

The strategies outlined are simply the result of enormous research done in this field and are presenting the results, not our recommendations. We are only presenting the results of our research and the various vehicles from around the world that are used by some people. And we advise you to use utmost and due diligence before you invest money in any vehicle. We also suggest you consult licensed investment advisors or financial experts of your choosing.

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Updated May 2023.

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**Preparation:
Create the Foundation for
Your Financial Future**

NOTES

*“Life isn’t about waiting for the storm to pass;
it’s about learning to dance in the rain.
It’s about removing the fear in this area of your life
so you can focus on what matters most.”*
— **Tony Robbins**

PREPARATION

Create the Foundation for Your Financial Future



EXERCISE: WHY ARE YOU HERE?

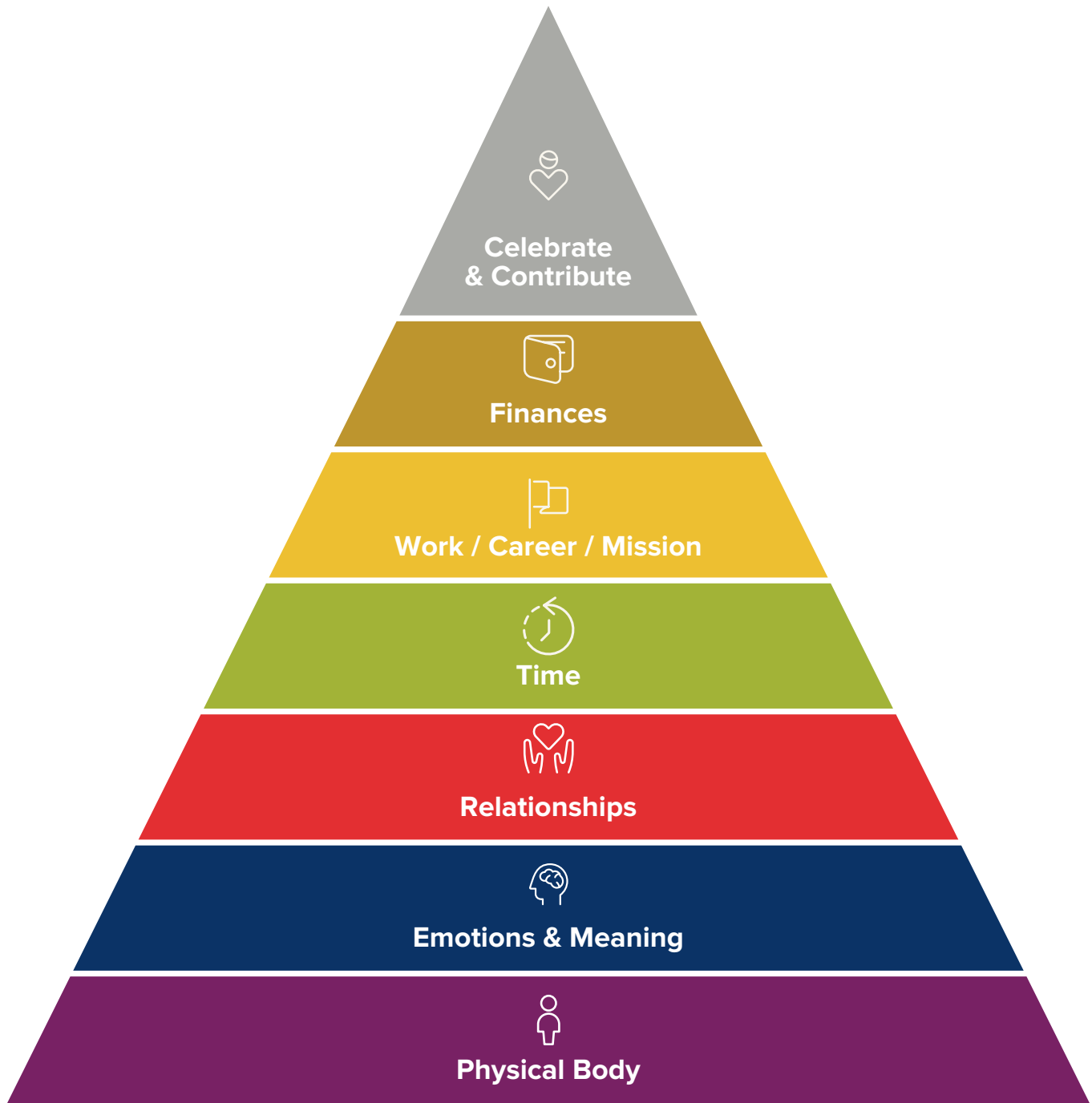
1. Why must you master money? What's your vision for this program? What do you want to get out of Wealth Mastery?

2. What are two or three chokeholds to growth that have kept you from being where you want to be financially?

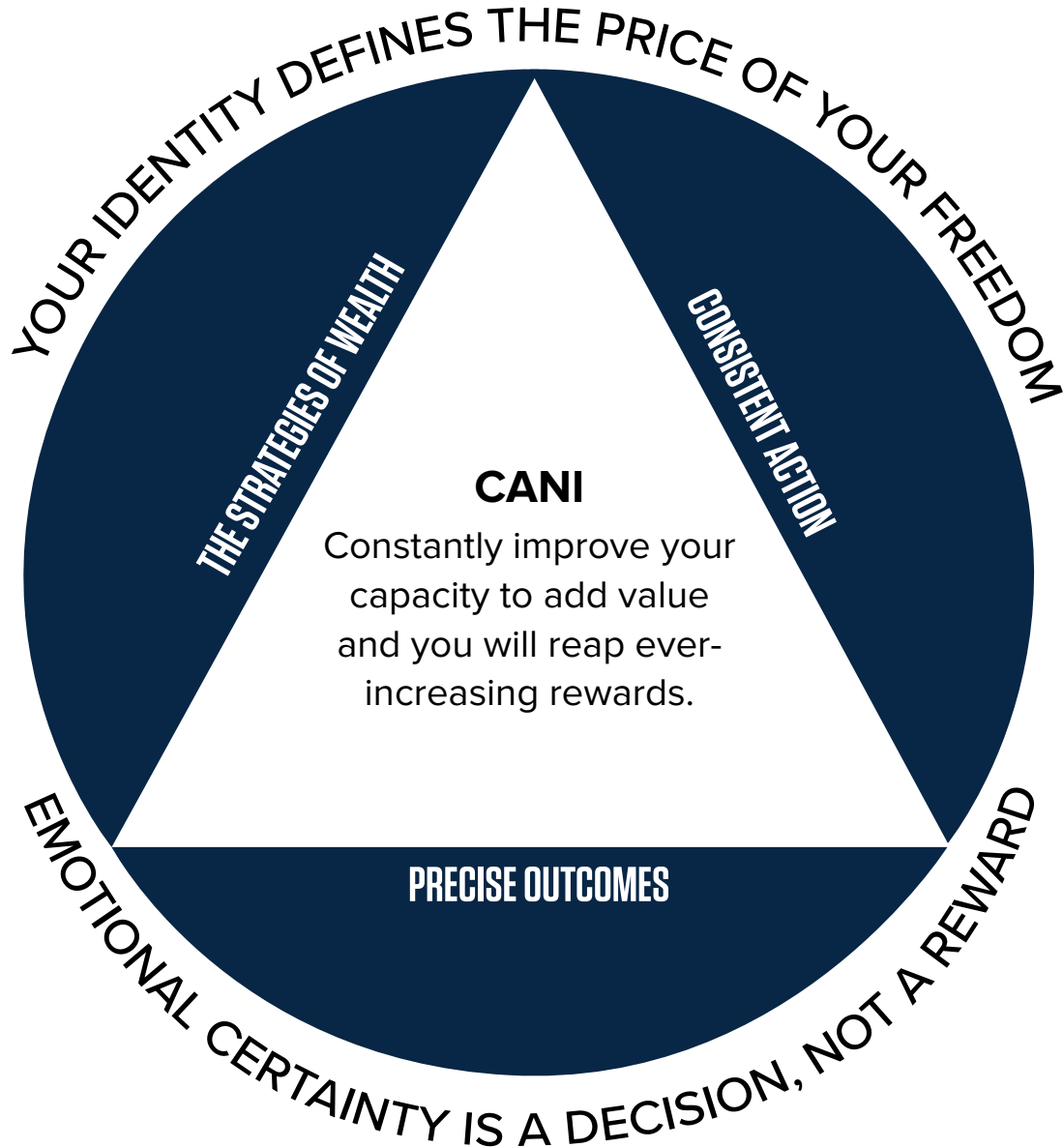
3. What needs to change for you to truly have financial wealth and freedom? What's going to shift in your thoughts, emotions, beliefs, habits, and behaviors around money?

THE PYRAMID OF MASTERY

An extraordinary life — life on your terms — comes from an ongoing commitment to focus on and consistently improve all of the areas of life that are important to you. Each of the seven areas on the Pyramid of Mastery are affected by the others. A shift in thinking, strategy, and/or execution in any area can transform the others. During this event, notice how your new understandings around finances affect the other areas of your life that are important to you.



ALL WEALTH BEGINS & ENDS IN THE MIND



NOTES

WHY AREN'T MORE PEOPLE WEALTHY?

1. They never clearly _____ wealth.
2. They make it a _____.
3. They _____ it in ways that make it feel impossible to _____.
4. Consequently, they don't _____ they can ever really _____ it.
5. They never make it an absolute _____.
6. They don't have realistic _____.
7. They fail to _____ their plan.
8. They listen to experts and give experts the responsibility to make it work, rather than _____.
9. They _____ when they face major financial challenges.
10. They fail to conduct their lives like a business where they must have a _____ at the end of each year.
11. They allow other people's _____ or _____ to affect the intelligent implementation of their plan.
12. They never get good _____.

Answers: 1. define 2. moving target 3. define, achieve 4. believe, achieve 5. must 6. plan 7. follow through on 8. making themselves responsible 9. give up 10. profit 11. pessimism, optimism 12. coaching

EXERCISE: WHAT IS MONEY?

Step 1: Capture your answers to the following questions:

What is money really?

Money at its core is...?

Money is not...?

Having lots of money is...?

I am what with money?

I am not what with money?

Being rich is?

Being wealthy is...

Being really rich is...

I want money for...

I am willing to do what for money?

I am willing to do what to master money?

What is money ultimately?

Step 2: What did you learn from this exercise?

THE 10 LIFE STAGES OF WEALTH



 **EXERCISE: YOUR CURRENT WEALTH LIFE STAGE**

1. Where are you now? What life stage of wealth are you currently in?

2. How do you know?

3. What's the next stage for you? What actions are you going to take to get there immediately?

EXERCISE: CAPTURE & CREATE THE FINANCIAL STORY OF YOUR LIFE

1. Capture your OLD financial story. What's the story that's been driving you in this area of your life?

2. Create your NEW financial story. What's the new story that's going to get you to where you want to be?

5 KEYS TO WEALTH MASTERY

1 EARNING

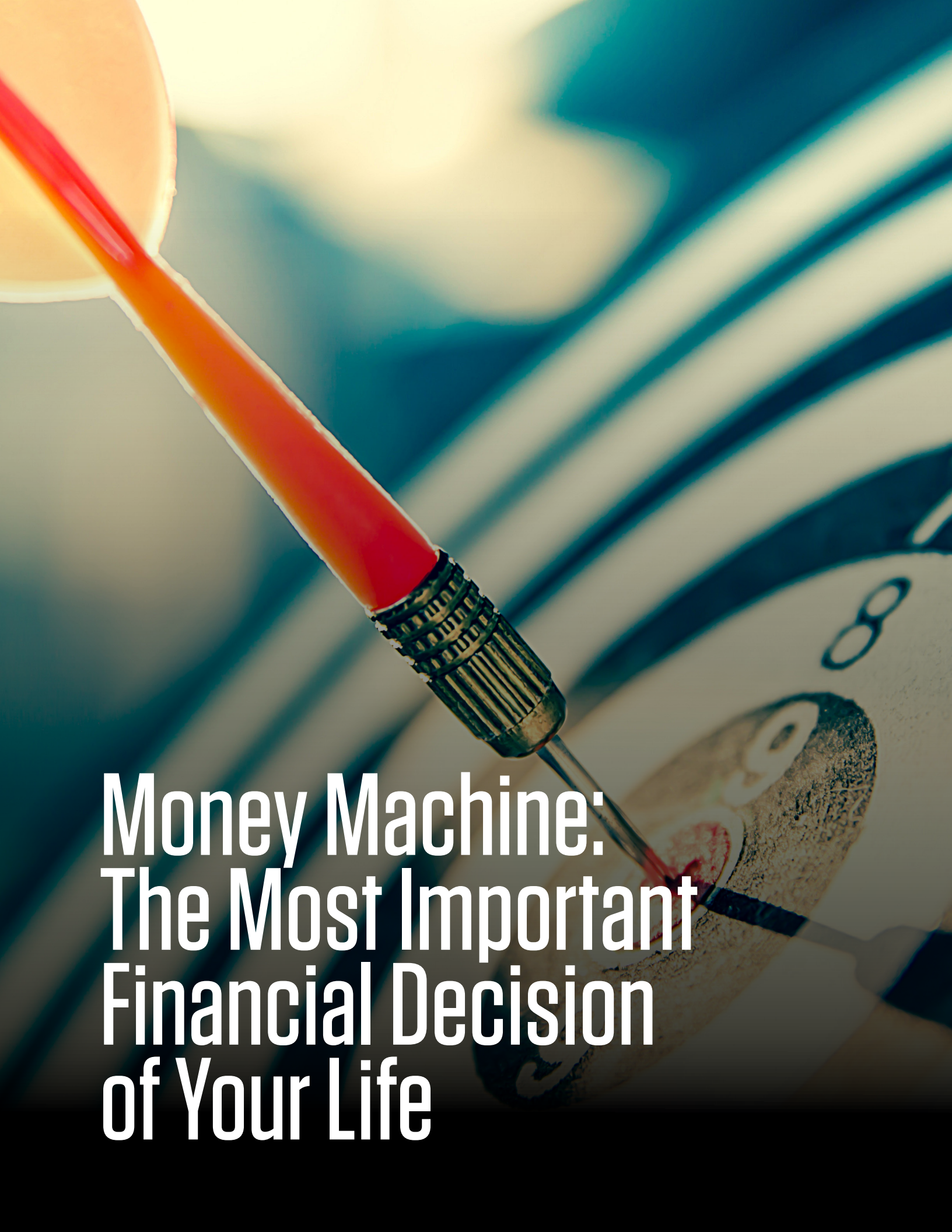
2 SPENDING

3 SAVING

4 GROWING

5 CONTRIBUTING

NOTES



Money Machine: The Most Important Financial Decision of Your Life

NOTES

*"You have to move from just working for money
to a world where money works for you."*

— Tony Robbins

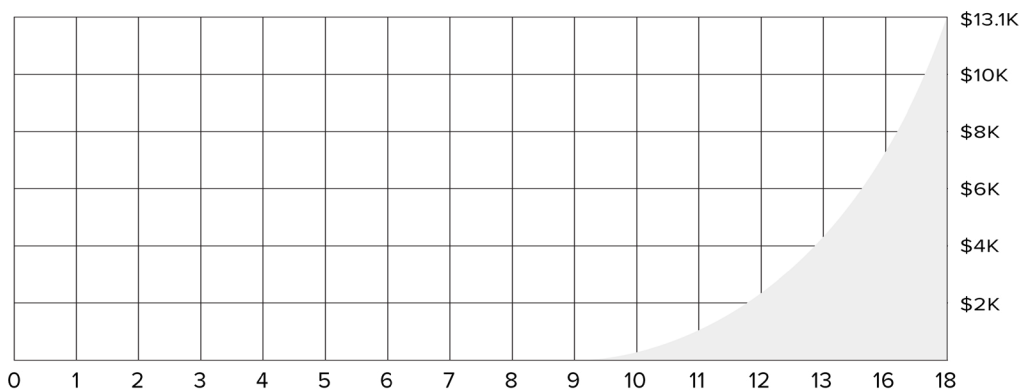


THE POWER OF COMPOUNDING

Bet on a Game of Golf

Here's how it works:

At the first hole it's.....	\$0.10
Second hole.....	\$0.20
Third hole.....	\$0.40
Fourth hole.....	\$0.80
Fifth hole.....	\$1.60
Sixth hole.....	\$3.20
Seventh hole.....	\$6.40
Eighth hole.....	\$12.80
Ninth hole.....	\$25.60
Tenth hole.....	\$51.20
Eleventh hole.....	\$102.40
Twelfth hole.....	\$204.80
Thirteenth hole.....	\$409.60
Fourteenth hole.....	\$819.20
Fifteenth hole.....	\$1,638.40
Sixteenth hole.....	\$3,276.80
Seventeenth hole.....	\$6,553.60
Eighteenth hole.....	\$13,107.20





THE POWER OF COMPOUNDING

A Grain of Rice

The daughter of the Chinese Emperor was ill, and he promised riches beyond compare to whomever could cure her. A young peasant named Pong Lo entered the palace. With his wit and bravery he restored the Princess' health, and won her heart. As his reward, Pong Lo asked for her hand in marriage. The Emperor refused and asked the peasant to think of anything else he would like.

After several moments of thought, Pong Lo said, "I would like a grain of rice."

"A grain of rice! That's nonsense! Ask me for fine silks, the grandest room in the palace, a stable full of wild stallions — they shall be yours!"

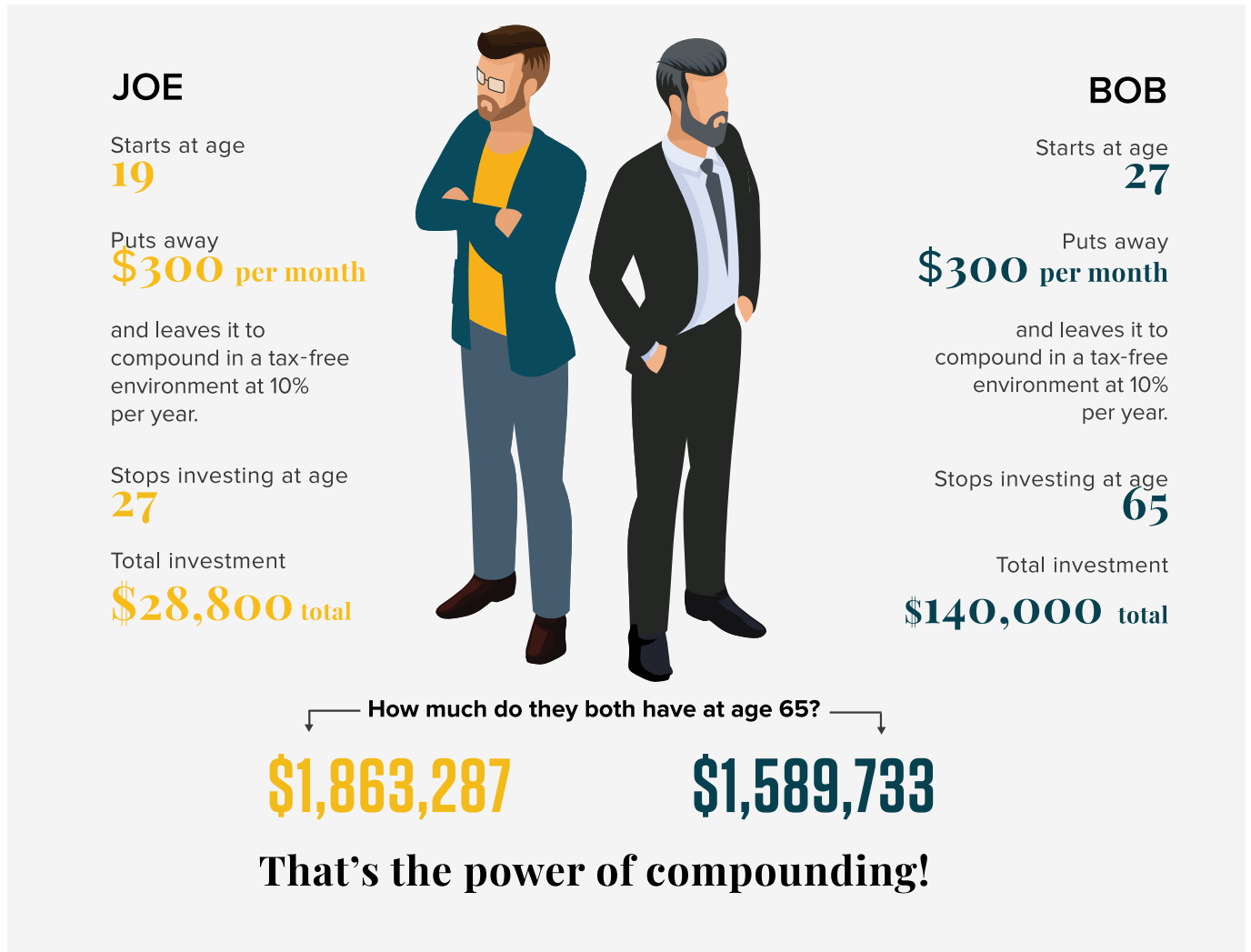
"A grain of rice will do," said Pong Lo. But if His Majesty insists, he may double the amount every day for a hundred days."

So on the first day, a grain of rice was delivered to Pong Lo. On the second, two grains of rice were delivered. On the third day, Pong Lo received four grains; and on the fourth day, eight grains.

On the fifth day: 16 grains
On the sixth day: 32 grains
On the seventh day: 64 grains
On the eighth day: 128 grains

By the twelfth day, the grains of rice numbered 2,048. By the twentieth day, 524,288 grains were delivered. **And by the thirtieth day, 536,870,912 grains** — requiring 40 servants to carry them — were brought to Pong Lo. In desperation, the Emperor did the only honorable thing he could do, and consented to the marriage. Out of consideration for the Emperor's feelings, no rice was served at the wedding banquet.

THE POWER OF COMPOUNDING



"Unshakable: An unwavering and undisputed confidence; a steadfast commitment to the truth; presence, peace of mind, and a calm amidst the storm."

— Tony Robbins

HOW YOUR MONEY GROWS ANNUALLY

5% ANNUAL RETURN

PER MONTH	1 YEAR	5 YEARS	10 YEARS	20 YEARS	30 YEARS	40 YEARS	50 YEARS
\$50	\$614	\$3,391	\$7,720	\$20,294	\$40,777	\$74,141	\$128,487
100	1,228	6,783	15,439	40,588	81,554	148,282	256,975
200	2,455	13,565	30,879	81,177	163,107	296,563	513,949
250	3,069	16,957	38,598	101,471	203,884	370,704	642,437
300	3,683	20,348	46,318	121,765	244,661	444,845	770,924
400	4,910	27,131	61,757	162,354	326,215	593,127	1,027,899
500	6,138	33,914	77,197	202,942	407,768	741,409	1,284,873
750	9,206	50,870	115,795	304,413	611,653	1,112,113	1,927,310
1,000	12,275	67,827	154,394	405,885	815,537	1,482,817	2,569,747
1,500	18,413	101,741	231,590	608,827	1,223,305	2,224,226	3,854,620
2,000	24,550	135,654	308,787	811,769	1,631,074	2,965,634	5,139,493
2,500	30,688	169,568	385,984	1,014,711	2,038,842	3,707,043	6,424,367
5,000	61,375	339,135	771,968	2,029,423	4,077,684	7,414,086	12,848,733
10,000	122,750	678,271	1,543,936	4,058,846	8,155,369	14,828,172	25,697,466
20,000	245,500	1,356,542	3,087,873	8,117,692	16,310,737	29,656,345	51,394,933

7% ANNUAL RETURN

PER MONTH	1 YEAR	5 YEARS	10 YEARS	20 YEARS	30 YEARS	40 YEARS	50 YEARS
\$50	\$619	\$3,561	\$8,556	\$25,386	\$58,495	\$123,624	\$251,743
100	1,239	7,122	17,112	50,773	116,990	247,248	503,486
200	2,477	14,245	34,223	101,546	233,979	494,496	1,006,972
250	3,096	17,806	42,779	126,932	292,474	618,120	1,258,715
300	3,716	21,367	51,335	152,319	350,969	741,744	1,510,458
400	4,954	28,489	68,447	203,092	467,956	988,992	2,013,944
500	6,193	35,611	85,558	253,865	584,948	1,236,240	2,157,430
750	9,289	53,417	128,338	380,797	877,423	1,854,361	3,776,146
1,000	12,385	71,223	171,117	507,729	1,169,897	2,472,481	5,034,861
1,500	18,578	106,834	256,675	761,594	1,754,845	3,708,721	7,552,291
2,000	24,770	142,446	342,233	1,015,458	2,339,794	4,944,962	10,069,722
2,500	30,963	178,057	427,792	1,269,323	2,924,742	6,181,202	12,587,152
5,000	61,925	356,115	855,584	2,538,646	5,849,484	12,362,404	25,174,304
10,000	123,850	712,229	1,711,167	5,077,292	11,698,968	24,724,809	50,348,608
20,000	247,700	1,424,458	3,422,334	10,154,583	23,397,937	49,449,617	100,697,216

10% ANNUAL RETURN

PER MONTH	1 YEAR	5 YEARS	10 YEARS	20 YEARS	30 YEARS	40 YEARS	50 YEARS
\$50	\$628	\$3,831	\$10,001	\$35,940	\$103,220	\$277,727	\$730,353
100	1,255	7,662	20,001	71,880	206,440	555,454	1,460,705
200	2,510	15,323	40,003	143,760	412,880	1,110,907	2,921,410
250	3,138	19,155	50,004	179,700	516,100	1,388,634	3,651,763
300	3,765	22,986	60,004	215,640	619,320	1,666,361	4,382,116
400	5,020	30,648	80,006	287,521	825,760	2,221,815	5,842,821
500	6,275	38,310	100,007	359,401	1,032,200	2,777,268	7,303,526
750	9,413	57,464	150,011	539,101	1,548,300	4,165,902	10,995,289
1,000	12,550	76,619	200,015	718,801	2,064,400	5,554,537	14,607,052
1,500	18,825	11,929	300,022	1,078,202	3,096,600	8,331,805	21,910,578
2,000	25,100	153,238	400,029	1,437,602	4,128,800	11,109,073	29,214,104
2,500	31,375	191,458	500,037	1,797,003	5,161,000	13,866,341	36,517,630
5,000	62,750	383,095	1,000,073	3,594,006	10,322,000	27,772,683	73,035,260
10,000	125,500	766,190	2,000,147	7,188,012	20,644,000	55,545,366	146,070,520
20,000	251,000	1,532,380	4,000,294	14,376,025	41,288,000	111,090,731	292,141,041

REMEMBER: No investment is without risk! We do not guarantee any specific results or returns.

EXAMPLE: HOW \$1,000 GROWS

EVEN IF YOU DON'T ADD ANOTHER PENNY

YEARS	8%	10%	12%	15%	20%
1	\$1,080	\$1,100	\$1,120	\$1,150	\$1,200
2	\$1,166	\$1,201	\$1,254	\$1,323	\$1,440
3	\$1,260	\$1,331	\$1,405	\$1,521	\$1,728
4	\$1,360	\$1,464	\$1,574	\$1,749	\$2,074
5	\$1,469	\$1,611	\$1,762	\$2,011	\$2,488
6	\$1,587	\$1,772	\$1,974	\$2,313	\$2,986
7	\$1,714	\$1,949	\$2,211	\$2,660	\$3,583
8	\$1,851	\$2,144	\$2,476	\$3,059	\$4,300
9	\$1,999	\$2,358	\$2,773	\$3,518	\$5,160
10	\$2,159	\$2,594	\$3,106	\$4,046	\$6,192
11	\$2,332	\$2,853	\$3,479	\$4,652	\$7,430
12	\$2,518	\$3,138	\$3,896	\$5,350	\$8,916
13	\$2,720	\$3,452	\$4,363	\$6,153	\$10,699
14	\$2,937	\$3,797	\$4,887	\$7,076	\$12,839
15	\$3,172	\$4,177	\$5,474	\$8,137	\$15,407
20	\$4,661	\$6,727	\$9,646	\$16,367	\$38,338
25	\$6,848	\$10,835	\$17,000	\$32,919	\$95,396
30	\$10,063	\$17,449	\$29,960	\$66,212	\$237,376
35	\$14,785	\$28,102	\$52,800	\$133,176	\$590,688
40	\$21,725	\$45,259	\$93,051	\$267,864	\$1,469,772
50	\$46,902	\$117,391	\$289,002	\$1,083,657	\$9,100,438
100	\$2,199,761	\$13,780,612	\$83,522,266	\$1,174,313,451	\$82,817,974,522
200	\$4,838,949,585	\$189,905,276,460	\$6,975,968,872,094	\$1,379,012,080,495,620	\$6,858,816,903,929,050,000

EXAMPLE: HOW \$1,000 GROWS

\$1,200 INVESTED ANNUALLY | 30% TAX RATE

%	5TH YEAR	10TH YEAR	15TH YEAR	20TH YEAR	25TH YEAR	30TH YEAR	35TH YEAR
1%	\$6,127	\$12,472	\$19,042	\$25,845	\$32,889	\$40,184	\$47,737
2%	\$6,257	\$12,964	\$20,154	\$27,861	\$36,124	\$44,981	\$54,476
3%	\$6,389	\$13,477	\$21,342	\$30,067	\$39,749	\$50,490	\$62,408
4%	\$6,523	\$14,012	\$22,610	\$32,481	\$43,814	\$56,824	\$71,761
5%	\$6,660	\$14,570	\$23,965	\$35,123	\$48,376	\$64,115	\$82,809
6%	\$6,800	\$15,152	\$25,413	\$38,017	\$53,499	\$72,518	\$95,881
7%	\$6,942	\$15,759	\$26,860	\$41,186	\$59,257	\$82,211	\$111,368
8%	\$7,086	\$16,392	\$28,612	\$44,659	\$65,731	\$93,403	\$129,740
9%	\$7,234	\$17,052	\$30,378	\$48,465	\$73,015	\$106,334	\$151,558
10%	\$7,384	\$17,740	\$32,266	\$52,638	\$81,212	\$121,288	\$177,496
11%	\$7,537	\$18,458	\$34,283	\$57,214	\$90,441	\$138,589	\$208,357
12%	\$7,692	\$19,206	\$36,439	\$62,231	\$100,837	\$158,619	\$245,103
13%	\$7,851	\$19,986	\$38,743	\$67,735	\$112,549	\$181,817	\$288,884
14%	\$8,012	\$20,799	\$41,205	\$73,773	\$125,748	\$208,696	\$341,074
15%	\$8,176	\$21,646	\$43,838	\$80,396	\$140,625	\$239,849	\$403,315
16%	\$8,343	\$22,530	\$46,651	\$87,664	\$157,398	\$275,966	\$477,566
17%	\$8,514	\$23,451	\$49,658	\$95,638	\$176,309	\$317,846	\$566,170
18%	\$8,687	\$24,411	\$52,871	\$104,387	\$197,634	\$366,415	\$671,918
19%	\$8,863	\$25,411	\$56,306	\$113,988	\$221,681	\$422,746	\$798,140
20%	\$9,043	\$26,453	\$59,976	\$124,522	\$248,799	\$488,084	\$948,807
21%	\$9,225	\$27,540	\$63,899	\$136,081	\$279,381	\$563,868	\$1,128,649
22%	\$9,411	\$28,672	\$68,090	\$148,763	\$313,866	\$651,763	\$1,343,397
23%	9,600	\$29,851	\$72,568	\$162,676	\$352,751	\$753,696	\$1,599,455
24%	\$9,793	\$31,080	\$77,353	\$177,939	\$396,593	\$871,895	\$1,905,095
25%	\$9,988	\$32,359	\$82,464	\$194,682	\$446,018	\$1,008,934	\$2,269,696

EXAMPLE: HOW \$1,000 GROWS

\$1,200 INVESTED ANNUALLY | TAX DEFERRED

%	5TH YEAR	10TH YEAR	15TH YEAR	25TH YEAR	30TH YEAR	35TH YEAR
1%	\$6,182	\$12,680	\$19,509	\$34,231	\$42,159	\$50,492
2%	\$6,370	\$12,403	\$21,167	\$39,205	\$49,655	\$61,193
3%	\$6,562	\$14,169	\$22,988	\$45,064	\$58,803	\$74,731
4%	\$6,760	\$14,984	\$24,989	\$51,974	\$69,994	\$91,918
5%	\$6,962	\$15,848	\$27,189	\$60,136	\$83,713	\$113,804
6%	\$7,170	\$16,766	\$29,607	\$69,788	\$100,562	\$141,745
7%	\$7,384	\$17,740	\$32,266	\$81,212	\$121,288	\$177,496
8%	\$7,603	\$18,775	\$35,189	\$94,745	\$146,815	\$223,323
9%	\$7,828	\$19,872	\$38,404	\$110,789	\$178,290	\$282,150
10%	\$8,059	\$21,037	\$41,940	\$129,818	\$217,132	\$357,752
11%	\$8,295	\$22,274	\$45,828	\$152,399	\$265,096	\$454,997
12%	\$8,538	\$23,585	\$50,104	\$179,201	\$324,351	\$580,156
13%	\$8,787	\$24,977	\$54,806	\$211,020	\$397,578	\$741,299
14%	\$9,043	\$26,453	\$59,976	\$248,799	\$488,084	\$948,807
15%	\$9,304	\$28,019	\$65,661	\$293,654	\$599,948	\$1,216,015
16%	\$9,573	\$29,679	\$71,910	\$346,906	\$738,194	\$1,560,032
17%	\$9848	\$31,440	\$78,779	\$410,115	\$909,005	\$2,002,793
18%	\$10,130	\$33,306	\$86,327	\$485,127	\$1,119,982	\$2,572,379
19%	\$10,420	\$35,284	\$94,620	\$574,117	\$1,380,465	\$3,304,697
20%	\$10,716	\$37,381	\$103,731	\$679,653	\$1,701,909	\$4,245,611
21%	\$11,020	\$39,602	\$113,736	\$804,760	\$2,098,359	\$5,453,622
22%	\$11,331	\$41,954	\$124,721	\$952,998	\$2,587,007	\$7,003,356
23%	\$11,650	\$44,447	\$136,780	\$1,128,558	\$3,188,884	\$8,989,344
24%	\$11,976	\$47,085	\$150,013	\$1,336,360	\$3,929,684	\$11,532,335
25%	\$12,311	\$49,879	\$164,530	\$1,582,187	\$4,840,761	\$14,785,142

EXAMPLE: 20% ANNUALIZED COMPOUND GROWTH TABLE

MONTHLY DEPOSITS	5TH YEAR	10TH YEAR	15TH YEAR	20TH YEAR	30TH YEAR	35TH YEAR
\$200	\$9,871	\$34,431	\$95,545	\$247,617	\$1,567,597	\$3,910,539
\$300	\$19,741	\$68,862	\$191,091	\$495,233	\$3,135,194	\$7,821,078
\$400	\$29,611	\$103,293	\$286,636	\$742,850	\$4,702,791	\$11,731,617
\$500	\$39,482	\$137,724	\$382,181	\$990,467	\$6,270,388	\$15,642,156
\$1,000	\$49,352	\$172,155	\$477,726	\$1,238,083	\$7,837,985	\$19,552,695
\$98,704	\$98,704	\$344,309	\$956,453	\$2,476,167	\$15,675,969	\$39,105,389

YEARLY DEPOSITS	5TH YEAR	10TH YEAR	15TH YEAR	20TH YEAR	30TH YEAR	35TH YEAR
\$1,000	\$8,930	\$31,150	\$86,442	\$224,026	\$1,418,158	\$3,538,009
\$2,000	\$17,860	\$62,301	\$172,884	\$448,051	\$2,836,516	\$7,076,019
\$3,000	\$26,790	\$93,451	\$259,326	\$672,077	\$4,254,774	\$10,614,028
\$4,000	\$35,720	\$124,602	\$345,769	\$896,102	\$5,673,032	\$14,152,037
\$5,000	\$44,650	\$155,752	\$432,211	\$1,120,128	\$7,091,239	\$17,690,047
\$10,000	\$89,299	\$311,504	\$854,421	\$2,240,256	\$14,182,579	\$35,380,094

LUMP-SUM DEPOSITS	5TH YEAR	10TH YEAR	15TH YEAR	20TH YEAR	30TH YEAR	35TH YEAR
\$10,000	\$24,883	\$61,917	\$154,070	\$383,376	\$2,373,763	\$5,906,682
\$20,000	\$49,766	\$123,835	\$308,140	\$766,752	\$4,747,526	\$11,813,365
\$30,000	\$75,650	\$185,752	\$462,211	\$1,150,127	\$7,121,289	\$17,720,047
\$40,000	\$99,533	\$247,669	\$616,281	\$1,533,504	\$9,495,053	\$23,626,729
\$50,000	\$124,416	\$309,587	\$770,351	\$1,916,880	\$11,868,816	\$29,533,411
\$100,000	\$248,832	\$619,174	\$1,540,702	\$3,833,760	\$23,737,631	\$59,066,822

YOU ONLY NEED 4 THINGS TO ACHIEVE WEALTH

1. You need _____.

(You already have this.)

2. You need _____ growth.

(You have this the day you make a decision to utilize it.)

3. You need to make _____ choices.

(You accomplish this by learning to value things more effectively.)

4. You need some _____.

Answers: time, compounded, intelligent, money

THE FORMULA FOR VICTORY

The Key to Financial Abundance Is Simple

To achieve financial abundance, you must learn and consistently apply this simple formula:

[] less than you earn, and [],
and [] the difference.

Then [] your returns for compounded
[] until you reach a [] []
of investment capital that creates the [] []
you desire for life.

This formula will ensure that there will come a day when you never have to *work another day of your life* — and that if you do work, it's only because you want to!

Answers: spend, save, invest, re-invest, growth, critical mass, annual income.

MONEY MACHINE

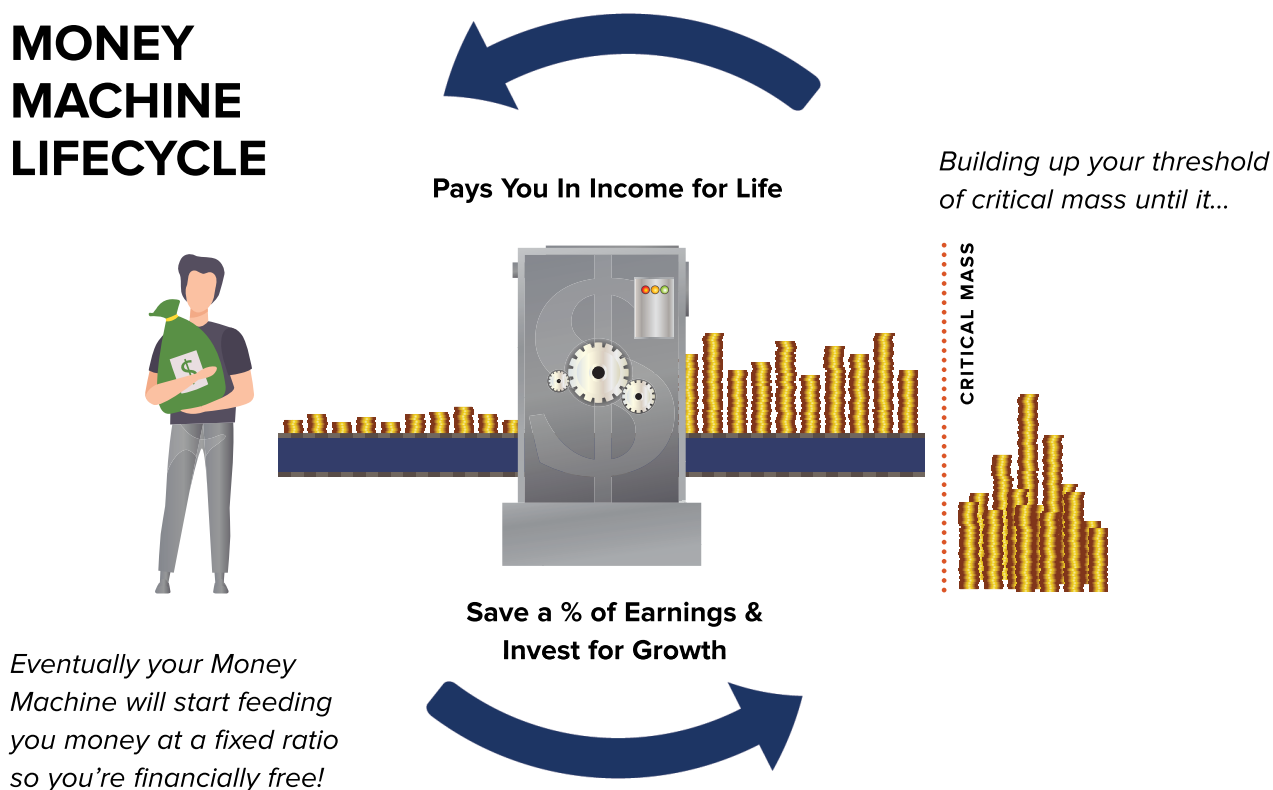
The Most Important Financial Decision of Your Life

Right now you're a money machine. You work hard and get paid. If you spend your cash, it's gone. If you take some portion and accumulate it, eventually you get to a point in which the amount of money you've accumulated (critical mass) can start to work for you. How do you accumulate large enough money that the interest on the critical mass you've accumulated allows you to not have to work?

Normally we take our money, save it, invest it, and build it up. Then when we have hit critical mass, when the amount of money we've accumulated through our investments, in a totally safe environment where the return is guaranteed, the interest income allows you to live the life you want.

The most important *financial* decision you can make is to decide what percentage you're going to take off the table and set aside for you and your family.

MONEY MACHINE LIFECYCLE



EXERCISE: YOUR MONEY MACHINE

1. What percent of your income are you committed to take out and set aside for your **FREEDOM FUND**, ongoing, no matter what?

2. Why is this a "must" for you?

3. What specific actions are you going to take to automate it?

THE BOTTOM LINE

**In order to achieve your financial goals, you must commit
to a _____ that you will automatically
pay _____ every month
_____!**

What percentage works for you? Is it 10%? Or 15%? Maybe 20% There's no right answer here — only your answer. If you're looking for guidance on this, experts say you should plan to save at least a minimum of 10% of your income, although in today's economy, many agree 15% is a far better number. Remember everyone is different. It is important to review your own current financial situation to make an informed decision.

IT'S NEVER TOO LATE

People in their 40s always wish they had started in their 30s. People in their 30s wish they had started in their 20s. The truth of the matter is, it's never too late to start!

Answers: percentage, yourself first, no matter what

NOTES



The Ultimate Bucket List: Asset Allocation

NOTES

*“Asset Allocation —
where to park your money and how to divide it up —
is the single most important skill of a successful investor.”*
— **Tony Robbins**

THE ULTIMATE BUCKET LIST: ASSET ALLOCATION

Asset Allocation Is the Most Important *Investment* Decision You Will Make

WHAT IS ASSET ALLOCATION?

Asset allocation is basically implementing a strategy that balances risk and reward by adjusting the percentage you put into different asset class “buckets.” The amount you put into each bucket is based on your risk tolerance, short- and long-term financial goals, and your time frame. Effective asset allocation models also take into consideration enjoying your money at the same time as you save for the future so you can maintain a fulfilling lifestyle at every stage of life.

There are two primary types of vehicles for investments:

1. **Fixed income** provides a a more secure investment with a smaller rate of return, but also has more security (assuming you get a quality-rated bond). Examples of this investment vehicle are:
 - **Certificate of Deposit:** A savings account holding a fixed amount of funds for a fixed amount of time and paying a fixed amount of interest. There are typically penalties for early withdrawal.
 - **Commercial Paper:** Issued by large corporations and banks, these are unsecured promissory notes which save companies the time and expense of obtaining bank loans. Interest is only paid at maturity, which takes from 1 to 270 days.
 - **Commercial Bonds:** Similar to commercial paper (above), commercial bonds are issued for a longer period of time, such as 1 to 30 years. Interest is paid at regular intervals.
 - **Money Market Fund:** Mutual fund that invests in short-term, relatively risk-free money market instruments such as bankers’ acceptances, and short-term government securities
 - **Municipal Bond Fund:** An open-end company or unit investment trust that invests in diversified holdings of federal tax-exempt securities issued by state, city, and local governments.
 - **Treasury Bill (T-Bill):** Short-term debt issued by the U.S. government at a discount from its face value. Maturities occur at 3 months, 6 months, and 1 year.
 - **Treasury Bond:** Debt obligation issued by the U.S. government with a maturity ranging from 10 to 30 years.
 - **Treasury Note:** Debt obligation issued by the U.S. government with a maturity between 1 and 10 years.

A WORD ABOUT BONDS (FIXED INCOME/DEBT INSTRUMENT)

Bonds are a common way in which governments and companies raise money by borrowing money from you in the form of investment. You loan your money to the corporation, government agency, etc., and they issue a bond — a specific promise to repay all of your investment (i.e. principle) at a guaranteed rate of return by a specific maturity date. Thus, on the maturity date, you receive your original investment back as well as the particular “coupon” or interest rate that was issued (promised to you) on the bond. Once you purchase a bond, you have locked in an agreement to be paid back all your money at the agreed-upon rate of interest. This will not fluctuate if you hold the bond until maturity (expiration date). Some bonds can be traded or sold. Others are restricted.

SO WHAT DOES IT MEAN WHEN YOU HEAR THAT THE PRICE OF BONDS ARE FLUCTUATING?

As interest rates increase, bond prices decrease. For example, suppose that you purchased a \$10,000 bond at 8%. This bond will pay you \$800 per year interest on that investment if you hold it until maturity. Let's suppose, however, that interest rates increase to 10%. If you decide you want to sell your bond, you must pay 10% interest to whomever purchases it. In order for you to achieve a 10% return, however, the value of your original bond must be discounted (or decreased) from \$10,000 to \$8,000. In other words, by discounting the value of your bond to \$8,000, you will be able to pay 10% to whomever purchases it from you, yielding \$800 per year in interest.

Of course, you can hold your bond to maturity and you will not have to sell it at a discount. So, when you hear the value of your bond has gone down, it has not actually gone down in the long-term, if you're willing to hold onto it.

- 2. Growth** is the second type of investment. Investments of this type have the potential for greater growth and appreciation, but they carry greater risk. There is no guarantee of any profit. These types of vehicles include stocks, mutual funds, and options.

REMEMBER

No investment is totally secure, but some are riskier than others.

ASSET ALLOCATION

Universe of Investment Options



BUCKET #1: SECURITY/PEACE OF MIND

Low risk/low return investments:

- 2-6 Months Overhead
- Bonds
- Cash
- Guaranteed Investments
- Treasury Bills

What else?



BUCKET #2: GROWTH/RISK

High risk/higher return investments with unlimited upside and downside:

- Commodities
- Cryptocurrency
- Gold/Silver
- Indexes
- Real Estate
- Stocks
- Other Alternative Investments

What else?



BUCKET #3: DREAMS

Investments that will generate money that's free to spend on the things you really want to do and experiences you really want to enjoy:

- Adventures
- Boats
- Contribution
- Cars
- Designer Clothing/High Fashion
- Homes
- Islands
- Planes
- Sports Tickets

What else?

WHAT'S IN YOUR BUCKETS?



BUCKET #1: SECURITY/PEACE OF MIND

What's Your Percent? _____

Why?



BUCKET #2: RISK/GROWTH

What's Your Percent? _____

Why?



BUCKET #3: DREAMS

What's Your Percent? _____

Why?

THE CORE FOUR

The Key Principles That Can Help Guide Every Investment Decision You Make

There are four major principles that nearly all great investors use to guide them in making investment decisions. These four patterns — the Core Four — can powerfully influence your ability to achieve financial freedom.



NOTES

THE CORE FOUR

Principle #1: Don't Lose

The average investor is trying to figure out how to make money, but the best in the world are obsessed with avoiding losses. They understand the simple fact that the more money you lose, the harder it is to get it back to where you started. If you put \$100,000 into an investment and lose 50% the first year, you now have \$50,000. If you then make a 50% return on that \$50,000, you still only have \$75,000. You're down \$25,000.

Principle #2: Asymmetric Risk/Reward

Conventional wisdom suggests you need to take big risks to achieve big returns. But the best investors don't fall for it. Instead, they hunt for opportunities in which the rewards vastly outweigh the risks.

Asymmetric Risk/Reward means taking the least amount of risk for the most upside. Paul Tudor Jones, one of the top financial traders of all time, thinks in terms of a 5:1 rule: *"I'm risking one dollar in the expectation that I'll make five."*

Richard Branson did the same when he created Virgin Airways in 1984. He spent over a year negotiating an unbelievable deal that would allow him to return his planes if the business didn't pan out. That left him with minimal downside and limitless upside.

Principle #3: Tax Efficiency

It's not about what you make; it's about what you keep. You want the NET number.

Principle #4: Diversification

4 Types of Diversification:

1. Diversify across different asset classes.
2. Diversify within asset classes.
3. Diversify across markets, countries, and currencies around the world.
4. Diversify across time.

HOW TO CHOOSE A FINANCIAL ADVISOR

Do Your Research to Find a Trustworthy and Competent Financial Advisor

Most advisors fall into one of four camps:

1. They take custody of your money as a part of the regular course of business.
2. They are salespeople in disguise.
3. They use strategies that are detrimental to their client's financial objectives because they are trying to sell you something that you want to hear. They do this even though they know it won't work or because they don't know what they are doing.
4. They describe themselves as "wealth managers" who consult on every aspect of your financial life, but they are really "money managers" who want to sell you a portfolio of funds and meet once in a while to discuss progress.

There are four criteria to use when selecting the right financial advisor for you:

1. Make sure there is no conflict of interest. Look for "investment advisors," not brokers.
 - A. The Investment Advisors Act of 1940 defines a registered investment advisor (RIA) as: a person or firm that, for compensation, is engaged in the act of providing advice, making recommendations, issuing reports or furnishing analyses on securities, either directly or indirectly, through publications.

An investment advisor, unlike a broker, has a fiduciary duty to you, which means that he or she has the fundamental obligation to always act in your best interest. Investment advisors must also disclose any and all conflicts of interest and are prohibited from making trades that will result in more revenue for them or their firm.

- B. Find out if he or she is really independent, or if they are registered as both an independent advisor and a broker. In the U.S., financial advisors are allowed to be "dually registered" as both an independent advisor and a broker.
- D. Ask if the advisor is peddling his or her own proprietary products. Avoid advisors whose company, or affiliated company, has proprietary funds.

2. Confirm that you will be receiving a customized financial plan.

One of the most important elements of proper portfolio design is customization, but the vast majority of portfolios sold are cookie-cutter models based largely on risk tolerance.

3. Make sure you retain custody of all your assets.

When working with any advisor, make sure that there is separation of assets and advice. If necessary, you can sign a limited Power of Attorney to give the advisor the right to place trades and bill the account. The advisor should not have any authority to make withdrawals. You should retain ownership and get independent statements from all your accounts.

4. Ensure that the advisor is competent.

Even if they are true fiduciaries, who don't sell their own products or demand to take custody of your assets, they still need to be vetted for competence.

Look for meaningful credentials, such as CFP (Certified Financial Planner) or CPA (Certified Public Accountant). If you are hiring someone to help with estate planning or you're looking for any legal advice, make sure they have a law degree (JD).

THE 4 RULES OF INVESTING

1. Have a clearly defined plan that includes:

- A. A net worth statement
- B. Clear and specific financial goals and a financial plan
- C. Projections
- D. Adjustments if your projects show that you're off course
- E. A customized portfolio that has the highest probability of reaching your goals

Make sure that your plan includes the following:

- Building up emergency cash reserves (Financial Protection)
- Making debt payments / paying debt down
- Any additional goals, such as education
- Retirement planning

2. Build a portfolio that aligns with your goals.

3. Revisit your projections at least once a year or whenever you experience a significant life change.

4. Stay disciplined. Follow your financial plan and stay focused on your goals; don't panic or deviate during a crisis.



Make the Game Winnable: Your 5 Financial Dreams

NOTES

*“There’s not just one “magic number,”
because there are five different levels of financial dreams
that will set you free.”*

— Tony Robbins

LET'S BEGIN TO DEFINE WHAT YOU WANT FINANCIALLY

Capture everything you would like to do, be, have, experience, create, contribute, learn, become:

GOALS	SHORT TERM (NOW-12 MONTHS)	INTERMEDIATE (2-10 YEARS)	LONG TERM (10+ YEARS)
<p>Toys & Experiences Things you want to buy, own, or experience:</p> <ul style="list-style-type: none"> • House • Car • Boat • Tech Toys • Travel • Hobbies 			
<p>Contribution & Impact What you want to share, give, or do for yourself, your family, or others:</p> <ul style="list-style-type: none"> • Philanthropy • House for parents or children • Contribute time or money to charity • Things you want to do support family, friends, or your community 			
<p>Finances</p> <ul style="list-style-type: none"> • Debt reduction • Increase available cash • Increase net worth • Increase income • Start a new business • Increase business profits 			
<p>Other</p>			

2. Circle your top 4 one-year goals (on the previous page).

3. Rewrite each of your top 4 one-year goals below. Then, capture the reasons why you are absolutely committed to achieving each goal:

Goal #1:

Reasons why:

Goal #2:

Reasons why:

Goal #3:

Reasons why:

Goal #4:

Reasons why:

NOTES

WHEN ARE YOU FINANCIALLY SECURE, INDEPENDENT, OR FREE?

1. How much will it take?

\$ _____



The dollar symbol is used throughout this manual to denote any currency (\$, €, etc.).
When you see this symbol, please substitute your native currency in the calculation.

2. How long will it take?

_____ years

*"Most people over-estimate what they can do in a year
and under-estimate what they can do in a decade."*

—Tony Robbins

NOTES

THE 5 FINANCIAL DREAMS

Everyone has the right to pursue his or her financial dreams. To turn those dreams into reality, we must identify precisely what they are. Following are five levels of financial well-being that are possible to attain. Use this list to clarify which dreams are most important for you to achieve in your lifetime.

REMEMBER:
Clarity equals power!

1. Financial _____

2. Financial _____

3. Financial _____

4. Financial _____

5. _____ Financial Freedom

Answers: Security, Vitality, Independence, Freedom, Absolute

1 FINANCIAL SECURITY

You have achieved financial security when you've accumulated a critical mass of capital that generates enough cash to meet the following needs for a total of one year:

1. **Rent/Mortgage** payment per month.
2. **Food/Household** needs per month.
3. **Utilities** per month.
4. **Transportation** per month.
5. **Insurance** payments per month.

2 FINANCIAL VITALITY

You have achieved financial vitality when you've accumulated a critical mass of capital that generates enough cash to meet the following needs for a total of one year:

1. Half of your current **clothing** costs per month.
2. Half of your current **dining and entertainment** costs per month.
3. Half of your current **small indulgence or little luxury** costs per month.

3 FINANCIAL INDEPENDENCE

You have achieved financial independence when, through various investments, you've accumulated a critical mass of capital that generates enough cash to live the exact same quality of life you have today (accounting for inflation), without ever having to work again for the rest of your life.

In other words, you're independent from work!

4 FINANCIAL FREEDOM

You've achieved financial freedom when you have accumulated enough critical mass to generate sufficient income for you to live the lifestyle you desire (accounting for inflation) without ever having to work again for the rest of your life

5 ABSOLUTE FINANCIAL FREEDOM

This goal has been achieved when you have accumulated enough critical mass to generate an income that causes you to feel certain that you can do virtually whatever you want, whenever you want, wherever you want, with whomever you want, as much as you want, in a way that empowers yourself and others, forever!

Now let's define each of your 5 Financial Dreams with precision...

1 FINANCIAL SECURITY

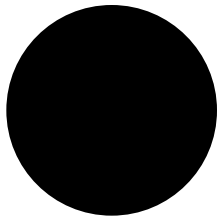
To calculate the amount of money you'll need to be financially secure, you must establish the cost of five fundamental needs that, if met by your investments, would provide essential Financial Security for the rest of your life. **Fill in the following five monthly expenses, total them, then multiply by 12 to discover the annual income you'll need in order to be financially secure.**

ITEM	CURRENT COST PER MONTH
1. Mortgage/Rent per month:	\$ _____
2. Utilities (average) per month:	+ \$ _____
3. Food/household (average) per month:	+ \$ _____
4. Transportation (average, including auto insurance) per month:	+ \$ _____
5. Insurance (disability, health, etc.) per month:	+ \$ _____
TOTAL MONTHLY INCOME	
6. Total Monthly Income necessary for Financial Security (add up lines 1-5 above):	= \$ _____
MY GOAL	
7. Total ANNUAL INCOME needed to be Financially Secure (line 6 x 12 months):	\$ _____

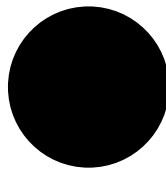
U.S. AVERAGE ANNUAL CONSUMER SPENDING

Income before tax = \$63,091

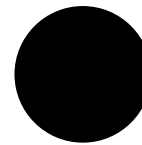
ANNUAL COST (AVERAGE) OF TOP 5 EXPENSES FOR MOST PEOPLE:



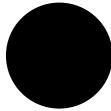
HOUSING
\$16,920 (27.8%)



UTILITIES
\$3,477 (14.4%)



TRANSPORTATION
\$9,758 (14.4%)



FOOD
\$6,133 (10.1%)



HEALTH INSURANCE
\$2,853 (4.7%)

EXAMPLE OF AVERAGE US CONSUMER FINANCIAL SECURITY:

1. Rent or mortgage payment:	\$	1,060/month
2. Food, household:	+\$	511/month
3. Gas, electric, water, phone:	+\$	289/month
4. Transportation:	+\$	729/month
5. Insurance payments:	+\$	300/month
6. Total \$ per month: (Average)	= \$	\$2,889
Total basic monthly expenses: × 12	=	\$34,668/year

2 FINANCIAL VITALITY

The annual income you'll need to earn from your investment in order to achieve Financial Vitality for life is **determined by adding the amount required per month for Financial Security to the amount required for the three additional expenses listed below.**

What do you pay for clothing every month? Is it \$100? \$500? \$1,000? How about for entertainment (cable TV, Netflix®, AppleTV, concert tickets)? How about going out for dinner? Is it Chipotle, Nobu, or Maestro's tonight? How about small indulgences or little luxuries like a gym membership, a manicure or massage, or monthly golf dues? Is it \$50, \$500, or \$1,000 plus?

ITEM	CURRENT COST PER MONTH
1. 1/2 of your current monthly clothing costs:	\$ _____
2. 1/2 of your current monthly dining and entertainment costs:	+ \$ _____
3. 1/2 of your small indulgence or little luxury costs:	+ \$ _____
4. Total amount of additional monthly income needed for Financial Vitality:	= \$ _____
5. Total monthly amount required for Financial Security (from page 57):	+ \$ _____
TOTAL MONTHLY INCOME	
6. Total Monthly Income necessary for Financial Vitality (add up lines 4-5 above):	= \$ _____
MY GOAL	
7. Total ANNUAL INCOME needed to be Financially Vital (line 6 x 12 months):	\$ _____

NOTES

3 FINANCIAL INDEPENDENCE

The amount of money you will need to achieve Financial Independence is simple to establish. Remember, this means determining how much money you need to be independent of work. How much money do you earn annually? To duplicate your current lifestyle, it's likely you need to duplicate your present monthly/annual income.*

DEFINITION

Financial independence is achieved when your investments produce an income equal to your "work" income. In other words, you only have to work if you want to.

EXAMPLE

If you earn \$200,000 a year and invest \$50,000, then the number you would actually need to be financially independent is \$150,000 per year.

ITEM

CURRENT COST PER MONTH

1. Monthly income necessary to support your current lifestyle:

\$ _____

MY GOAL

2. Total ANNUAL INCOME needed from investments to create Financial Independence (line 1 x 12 months):

= \$ _____ x 12 months

**If you are saving or investing a substantial amount of your current income, then the amount of money you need to duplicate your actual current lifestyle (not counting investments) is less than your current monthly/annual income.*

4 FINANCIAL FREEDOM

This goal is attained when your investments provide enough income for you to live the lifestyle you want for the rest of your life **without ever having to work again**. Simply ask yourself, “*What annual income would I need to have the lifestyle I want?*” The following steps are suggested:

In order to have Financial Freedom you would have not only your current monthly income, but enough income to also purchase “other things” you’d like to have but cannot currently afford. (Remember, this is not your ultimate dream.)

EXAMPLE		
ITEM	COST	MONTHLY PAYMENT*
Second home in Palm Springs (3bd)	\$350,000*	\$1,879
35-foot Boat	\$150,000	\$1,300
Mercedes Benz CL Class	\$115,000	\$1,200
TOTAL ADDITIONAL MONTHLY INCOME NEEDED		= \$4,379
* \$350,000 over 30 years at 5% mortgage payments		

5 ABSOLUTE FINANCIAL FREEDOM

You have achieved Absolute Financial Freedom **when your investment income provides you with the certainty that you can do whatever you want, whenever you want, wherever you want, with whomever you want, as much as you want — without every working again.** Take a moment to establish what you would really need to achieve Absolute Financial Freedom by filling out the worksheet on the next page:

List all the things you would have if you achieved Absolute Financial Freedom. Specifically, review your Financial Freedom list.

- 1. Rewrite the things you'd still keep** if you were absolutely financially free. For example: You have a 35-foot boat but now you want a yacht. If you want to keep the boat, then write down the cost of the yacht.
- 2. Now, add to your list** all the new things you want that are not on your Financial Freedom list.
- 3. Establish how much each of these new desires would cost per month** and record on line 1.

EXAMPLE

ITEM	COST	MONTHLY PAYMENT*
Keep second home in Palm Springs	\$350,000	\$1,879
Replace boat with Yacht	\$500,000	\$5,000
Replace Mercedes with Ferrari	\$250,000	\$2,500
New deserted tropical island	\$7,000,000*	\$37,578
New Piper Archer TX plane	\$330,000	\$3,000
TOTAL ADDITIONAL MONTHLY INCOME NEEDED TO BE ABSOLUTELY FREE		\$49,957

*** \$350,000 over 30 years at 5% mortgage payments**

NOTES

THE COST OF DREAMS

ADVENTURES	
<p>Belize Family Adventure \$5,500 Plus Airfare</p>	<p>Enjoy an adventure packed vacation in Belize exploring the rich rainforest, diverse culture and Mayan History along with the colorful and warm underwater world of the Caribbean Sea. Partake in caving, snorkeling, tubing, boating, exploring the jungle, and discovering natural history. You will enjoy a comfortable family suite, with two-bedrooms, two-baths, right on a golden sand beach where the Maya mountains meet the sea. Children 18 and under, sharing a suite with parents, eat free and sleep free. www.jaguarreef.com</p>
<p>Climb Mount Everest \$38,450 Plus Airfare</p>	<p>Embark on this once-in-a-lifetime adventure to the highest mountain peak on earth. Cost includes a fully equipped ascent including food, oxygen, accommodation in Kathmandu, sherpas, yak transport, and supplies. www.SummitClimb.com</p>
<p>Imperial City & Desert Tour \$5,668 Plus Airfare</p>	<p>Added Row 2/right column: This tour combines the imperial cities of Rabat, Meknes, Fez and Marrakech with some of the best of rural Morocco and the desert. The tour has been carefully crafted to ensure you have the perfect balance of travelling and relaxing. We therefore recommend that you stay in both Marrakech and Fez for 3 nights and the desert for 2 nights. www.desertcampmorocco.com</p>
<p>Namale Resort & Spa, Fiji \$1,680/Day Plus Airfare</p>	<p>The jewel that is Namale sits majestically on the edge of the Koro Sea. Set amidst 525 acres of breathtaking tropical beauty in Fiji's northern island of Vanua Levu, Namale Resort & Spa is redefining all-inclusive. Our intimate, adults-only boutique setting offers a truly unique and authentically Fijian experience where your every request is met, every want anticipated, and every expectation exceeded. Catering to some of the world's most exclusive clientele from actors Edward Norton and Russell Crowe to fashion icon Donna Karan and NBA Coach Pat Riley, our world-class staff is devoted to providing you an exquisitely luxurious experience unparalleled by any other all-inclusive resort in Fiji. Voted #1 Spa & Resort in Fiji and the South Pacific, as well as Conde Nast Reader's Choice Award in 2017. www.namalefiji.com</p>

NOTES

HOMES

<p>The Peak House Estate Aspen, Colorado \$44.5M</p>	<p>The Peak House Estate is a timeless and striking home located at the apex of Red Mountain in Aspen, Colorado. Atop the most exclusive enclave of real estate in Aspen is this estate that boasts "Top of the World Views" from nearly every corner of the 22,000+ square feet of living space and storage/utility room and the garage under roof. Never again could a manor of this magnitude be replicated on Red Mountain. It's truly one-of-a-kind in its timeless beauty, quality construction, luxury amenities, and exceptional location. Built by one of Aspen's most respected master builders, Joe Zanin, this European-designed home was constructed with magnificent proportions, warm interiors of wood and stone and vaulted great room ceilings. The living spaces and chef's kitchen are ideal for intimate events or to entertain on a grand scale, with breathtaking views as the focal point of every room.</p> <p>www.compass.com</p>
<p>Upper East Side Townhouse New York, New York \$60M</p>	<p>Prominently situated mid-block on an especially picturesque tree-lined Upper East Side Street, this exceptionally wide and gorgeous Neo-Georgian mansion has a stately presence that conveys a sense of quiet and understated magnificence. Distinctive features include a classic limestone and red brick facade that is enhanced by beautifully articulated stone ornamentation, and a handsome three-story bow front. This is a house with extraordinary presence, yet it flawlessly maintains a sense of warmth and intimacy that extends to the interior as well.</p> <p>www.sothebysrealty.com</p>

HOMES	
<p>Carbon Beach Terrace Estate Malibu, CA \$47.5M</p>	<p>A newly constructed, one-of-a-kind modern masterpiece overlooking Carbon Beach with unobstructed, jaw-dropping ocean views. Situated on 22+ acres, this plush Property located in the prestigious Carbon Beach Terrace Estates is dual-gated and features a dramatic glass entry with an enormous pivot door, and soaring ceilings and ultra-chic furnishings and fixtures throughout. Meticulously curated with dazzling details throughout, this diamond beach pad nestled on a prominent plot overlooks the city of Malibu and offers unobstructed views of the iconic Malibu Pier. Rich with elegant furnishings and exquisite design details, this custom coastal build is comfortable, luxurious and constructed with the highest quality materials and craftsmanship with stylish distinction and sophistication.</p> <p>www.elliman.com</p>
<p>Luxury Apartment in Paris Paris, France \$45.5M</p>	<p>This sophisticated and luxuriously furnished grand duplex apartment is located on the prestigious Champ de Mars, directly facing the Eiffel Tower, with completely unobstructed, dazzling views of the famous Parisian landmark. Created by the world-renowned architectural and development firm, Cogemad, the 669 square meters apartment is a masterpiece of design and craftsmanship featuring intricately hand painted ceilings, elaborate marble work, elegant Versailles parquet floors, exquisite crystal chandeliers, plus a dramatic grand staircase leading off the stunning double height entrance hall with a custom made Bösendorfer Grand Piano. The splendid entrance hall leads to a balcony facing the Eiffel Tower.</p> <p>www.sothebysrealty.com</p>

CONTRIBUTION		
<p>Donate meals to Feeding America:</p> <p>\$10,000 will provide 100,000 meals to food banks across the U.S.</p>	<p>Build an orphanage in a developing country for 100 kids</p> <p>\$120,000</p>	<p>Maintenance and operational cost to run an orphanage in a developing country for 1 year:</p> <p>\$130,000 for orphanage of 100 kids (\$1300/ kid) 10 year plan = \$1.3M</p>
<p>Save 1,000 children from sex slavery:</p> <p>\$1,000 to save two children's lives</p>	<p>Provide clean water to a village:</p> <p>\$15,000 to drill a well in Africa</p>	<p>Plant 10,000 trees:</p> <p>\$20,000</p>

PLANES		
Gulfstream G650	<p>Holds up to 18 passengers, cruises at 51,000 feet, travels at 594 mph New: \$65M</p> <ul style="list-style-type: none"> • Down payment: \$13M • Monthly payment: \$577,307 <p>Used: \$39M</p> <ul style="list-style-type: none"> • Down payment: \$7.8M • Monthly payment: \$346,384 	
Gulfstream G550	<p>Holds up to 17 passengers, cruises at 51,000 feet, travels at 562 mph New: \$62M</p> <ul style="list-style-type: none"> • Down payment: \$12.4M • Monthly payment: \$550,662 <p>Used: \$19M</p> <ul style="list-style-type: none"> • Down payment: \$3.8M • Monthly payment: \$168,751 	
Bombardier Challenger 350	<p>Holds up to 9 passengers, cruises at 45,000 feet, travels at 528 mph New: \$20M</p> <ul style="list-style-type: none"> • Down payment: \$4M • Monthly payment: \$177,633 <p>Used: \$13.5M</p> <ul style="list-style-type: none"> • Down payment: \$2.7M • Monthly payment: \$119,902 	
AVERAGE FLIGHT DISTANCES/TIMES		
<p>New York to Los Angeles: 2,000 miles; flight time is 3 hours and 22 minutes in a Gulfstream G650; 3 hours and 34 minutes in a Gulfstream G550; 3 hours and 47 minutes in a Bombardier Challenger 350.</p>	<p>San Diego to Aspen: 800 miles; flight time is 1 hour and 20 minutes in a Gulfstream G650; 1 hour and 25 minutes in a Gulfstream G550; 1 hour and 31 minutes in a Bombardier Challenger 350.</p>	<p>Los Angeles to Dallas: 1,000 miles; flight time is 1 hour and 41 minutes in a Gulfstream G650; 1 hour and 47 minutes in a Gulfstream G550; 1 hour and 54 minutes in a Bombardier Challenger 350.</p>

AUTOMOBILES

<p>ROLLS ROYCE</p> <p>Bentley Muslanne: \$541,000 Down payment: \$54,100</p> <ul style="list-style-type: none"> • Monthly payment: \$9,413 <p>Rolls Royce Phantom: \$460,000</p> <ul style="list-style-type: none"> • Down payment: \$46,000 • Monthly payment: \$8,004 <p>www.rolls-roycemotorcars.com</p>	<p>CADILLAC</p> <p>Cadillac CTS-V Sedan, \$50,495</p> <ul style="list-style-type: none"> • Down payment: \$5,050 • Monthly payment: \$879 <p>Escalade: \$79,295</p> <ul style="list-style-type: none"> • Down payment: \$7,930 down • Monthly payment: \$1,380 <p>www.cadillac.com</p>
<p>PORSCHE</p> <p>911 Turbo 2 Door Coupe: \$182,900</p> <ul style="list-style-type: none"> • Down payment: \$18,290 • Monthly payment: \$3,182 <p>Boxster: \$65,500</p> <ul style="list-style-type: none"> • Down payment: \$6,550 • Monthly payment: \$1,140 <p>www.porsche.com</p>	<p>LEXUS</p> <p>LX: \$49,000</p> <ul style="list-style-type: none"> • Down payment: \$4,900 • Monthly payment: \$853 <p>GS: \$56,425</p> <ul style="list-style-type: none"> • Down payment: \$5,643 • Monthly payment: \$982 <p>www.lexus.com</p>
<p>MERCEDES BENZ</p> <p>AMG G63: \$365,900</p> <ul style="list-style-type: none"> • Down payment: \$36,590 • Monthly payment: \$6,367 <p>www.mercedes-benz.com</p>	<p>LAND ROVER</p> <p>Range Rover: \$104,500</p> <ul style="list-style-type: none"> • Down payment: \$10,450 • Monthly payment: \$1,818 <p>Supercharged: \$157,600</p> <ul style="list-style-type: none"> • Down payment: \$15,760 • Monthly Payment: \$2,742 <p>www.landroverusa.com</p>
<p>LAMBORGHINI</p> <p>Aventador: \$789,809</p> <ul style="list-style-type: none"> • Down payment: \$78,981 • Monthly payment: \$13,743 <p>Huracan: \$384,187</p> <ul style="list-style-type: none"> • Down payment: \$38,419 • Monthly payment: \$6,685 <p>www.lamborghini.com</p>	<p>TESLA</p> <p>Model S: \$104,990</p> <ul style="list-style-type: none"> • Down payment: \$10,499 • Monthly payment: \$1,827 <p>Model X: \$120,990</p> <ul style="list-style-type: none"> • Down payment: \$12,099 • Monthly payment: \$2,105 <p>www.TESLA.com</p>

BOATS		
PURCHASE PRICES		
<p>MOTOR YACHTS</p> <p>130’ Westport (new): \$29.9 million</p> <p>132’ Oceanfast (used): \$2.5 million</p> <p>312’ Lürssen (new): \$191.8M</p> <p>105’ Broward (used): \$2.6 million</p>	<p>CRUISING SAILBOATS</p> <p>48’ Balance 482 (new): \$1.3M</p> <p>100’ Nautor Swan (used): \$5M</p> <p>42’ Tayana Vancouver (new): \$108,252</p> <p>93’ Vitters Cruising Ketch (used):\$1.5M</p>	<p>SPEEDBOATS</p> <p>Formula 37 Performance Cruiser (new): \$749,000</p> <p>37’ Formula (used): \$222,300</p>
<p>When purchasing a new or used boat or yacht there are a number of variables involved (such as features, age, specialty items) that will determine the cost and financing of your purchase. However, you can plan to pay \$10.15 per \$1,000 financed at a fixed 9% APR over a period of 15 years.</p>		
MAINTENANCE		
<p>In terms of maintenance, you can plan to spend approximately \$2,000 per month for a 30-50’ boat. On boats larger than 100ft it could be \$3-5,000 month. This includes the cost of renting a slip and general boat cleaning, etc. Boats that are 80’ and larger generally require a full-time crew including a captain (\$50-75,000 per year), a mate (\$20-35,000 per year), and, on especially large luxury vessels, a chef or “keeper” (\$25-40,000 per year).</p>		
RENTAL COSTS		
<p>216’ INVICTUS (CROATIA, TURKEY)</p> <p>Rental Cost: \$476,000 per week plus expenses</p>	<p>136’ CONCOURDE YACHT (CARIBBEAN)</p> <p>Rental Cost: \$70,000 per week plus expenses</p>	<p>110’ CUSTOM SCHOONER (W. MEDITERRANEAN)</p> <p>Rental Cost: \$40,000 per week plus expenses</p>
<ul style="list-style-type: none"> • The normal daily rate is calculated by dividing the weekly rate by six. The seventh day is free. • Crew and insurance are included in these quotes; food and fuel are extra expenses 		

JEWELRY & ACCESSORIES

Diamond Anniversary Band	\$12,000
Tiffany & Co. Diamond Earrings	\$48,000
Cartier Ruby and Diamond Cufflinks	\$62,000
Men's Rolex Watch	\$17,500
David Yurman 18K Gold and Diamond Bracelet	\$12,000
Louis Vuitton Purse	\$2,950+

SHOES

Yeezy Shoes	\$350+
Prada Monolith Lug Sole Chelsea Boot	\$1,200
Jimmy Choo Romy Suede Pumps	\$650
Bruno Magli "Cabriolet" Oxfords	\$650
Prada Men's Brushed Oxfords	\$1,250
Visvim sneakers	\$1,200

TREAT YOURSELF

Personal Trainer (1 hour, 3 times a week)	\$900-\$1,200/Mo
Weekly One-Hour Massage	\$400 - \$800/Mo
Monthly Infrared Sauna/Cryotherapy Package	\$500/Mo

SPORT FRANCHISES

MAJOR LEAGUE BASEBALL

CURRENT VALUE	TEAM	LAST SOLD	CURRENT VALUE	TEAM	LAST SOLD
\$6.0 bil	New York Yankees	1973—\$10 mil	\$2.65 bil	New York Mets	2020—\$2.4 bil
\$4.08 bil	Los Angeles Dodgers	2012—\$2 bil	\$2.45 bil	St. Louis Cardinals	1996—\$150 mil
\$3.9 bil	Boston Red Sox	2002—\$380 mil	\$2.3 bil	Philadelphia Phillies	1981—\$30 mil
\$3.8 bil	Chicago Cubs	2009—\$700 mil	\$3.0 bil	Los Angeles Angels	2003—\$184 mil
\$3.5 bil	San Francisco Giants	1993—\$100 mil	\$2.0 bil	Washington Nationals	2006—\$450 mil

NATIONAL FOOTBALL LEAGUE

CURRENT VALUE	TEAM	LAST SOLD	CURRENT VALUE	TEAM	LAST SOLD
\$8.0 bil	Dallas Cowboys	1989—\$150 mil	\$5.2 bil	Chicago Bears	1920—\$100
\$6.4 bil	New England Patriots	1994—\$172 mil	\$5.6bil	Washington Redskins	1999—\$750 mil
\$6.0 bil	New York Giants	1991—\$150 mil	\$5.4 bil	New York Jets	2000—\$635 mil
\$6.2 bil	Los Angeles Rams	2010 —\$750 mil	\$4.6 bil	Houston Texans	1999—\$600 mil
\$5.2 bil	San Francisco 49ers	1977—\$13 mil	\$4.9 bil	Philadelphia Eagles	1994—\$185 mil

NATIONAL BASKETBALL ASSOCIATION

CURRENT VALUE	TEAM	LAST SOLD	CURRENT VALUE	TEAM	LAST SOLD
\$6.1 bil	New York Knicks	1997—\$300 mil	\$3.5 bil	Brooklyn Nets	2019—\$2.35 bil
\$5.9 bil	Los Angeles Lakers	1998—\$268 mil	\$3.2 bil	Houston Rockets	2017—\$2.2 bil
\$7.0 bil	Golden State Warriors	2010—\$450 mil	\$3.3 bil	Dallas Mavericks	2000—\$280 mil
\$4.1 bil	Chicago Bulls	1985—\$16 mil	\$3 bil	Miami Heat	1988—\$33 mil
\$4.0 bil	Boston Celtics	2002—\$360 mil	\$2.0 bil	San Antonio Spurs	1996—\$76 mil
\$3.9 bil	Los Angeles Clippers	2014—\$2 bil	\$2.05 bil	Cleveland Cavaliers	2005—\$375 mil

SAMPLE MONTHLY PAYMENT SCHEDULES

30-YEAR FIXED MORTGAGE (assumes no down payment)							
\$	2%	3%	4%	5%	6%	7%	8%
100,000	370	422	477	537	600	665	734
250,000	924	1,054	1,194	1,342	1,499	1,663	1,834
500,000	1,848	2,108	2,387	2,684	2,998	3,327	3,669
1,000,000	3,696	4,216	4,744	5,368	5,996	6,653	7,338
3,000,000	11,089	12,648	14,323	16,105	17,987	19,959	22,103
5,000,000	18,480	21,080	23,871	26,841	29,997	33,265	33,688
10,000,000	36,961	42,160	47,742	53,682	59,995	66,530	73,376

MONTHLY CAR LOAN PAYMENTS (assumes no down payment)																
\$	3 YEAR				4 YEAR				5 YEAR				6 YEAR			
	0%	3%	4%	5%	0%	3%	4%	5%	0%	3%	4%	5%	0%	3%	4%	5%
25,000	694	727	738	749	521	533	564	576	417	449	460	472	347	380	391	403
50,000	1,389	1,454	1,476	1,499	1,042	1,107	1,129	1,151	833	898	921	944	694	760	782	805
75,000	2,083	2,181	2,214	2,248	1,563	1,660	1,693	1,727	1,205	1,381	1,381	1,415	1,042	1,140	1,173	1,208
100,000	2,778	2,908	2,952	2,997	2,083	2,213	2,258	2,303	1,667	1,797	1,842	1,877	1,389	1,519	1,565	1,610
200,000	5,556	5,817	5,905	5,995	4,167	4,427	4,516	4,606	3,334	3,594	3,684	3,775	2,778	3,039	3,130	3,221

MONTHLY BOAT LOAN PAYMENTS												
\$	7 YEAR				10 YEAR				15 YEAR			
	3%	4%	5%	6%	3%	4%	5%	6%	3%	4%	5%	6%
150,000	1,982	2,050	2,120	2,192	1,448	1,519	1,591	1,665	1,036	1,110	1,186	1,266
250,000	3,303	3,417	3,533	3,652	2,414	2,531	2,652	2,776	1,726	1,849	1,977	2,110

NOTES

REVIEW

1. Which of your dreams is really a must for you to turn into reality?

2. By what age must you accomplish it? _____
(This timeline may change when you discover what it will take to achieve it.)
3. Where are you today? _____
4. Write down the amount you *guessed* (from page 51) you'd need to be Financially Secure \$ _____
5. Write down the amount that is *actually* needed to be Financially Secure:
_____. Is this figure higher or lower than the one you wrote on page 51?

HINT: Take the annual number you wrote down for Financial Security on page 57. Then, see the charts on pages 84-86 to help determine the TOTAL amount of critical mass you need to be Financially Secure for life.

YOUR PERSONAL FINANCIAL DREAMS REALIZED

Your Master Goals

① **Financial Security (Page 57, Line 7)**

You have accumulated a critical mass of capital that will generate an amount equal to your monthly mortgage payment, food, utilities, insurance, transportation, and taxes. *The annual income I need to generate in order to be Financially Secure is:*

\$ _____

② **Financial Vitality (Page 59, Line 7)**

You have accumulated a critical mass of capital that will generate enough income for financial security plus the additional resources to (1) purchase clothing, (2) enjoy entertainment, and (3) buy new clothing, or one or two reasonable "luxury" items. *The annual income I need to generate in order to be Financially Vital is:*

\$ _____

③ **Financial Independence (Page 61, Line 2)**

You have accumulated a critical mass of capital that will generate enough income to maintain your current lifestyle, adjusted for inflation, without ever having to work again for the rest of your life. You work only because you choose to! *The annual income I need to generate in order to be Financially Independent is:*

\$ _____

④ **Financial Freedom (Page 63, Line 4)**

Your critical mass provides sufficient income that you can live the lifestyle you desire for the rest of your life without ever having to work again. You work only because you choose to! *The annual income I need to generate in order to be Financially Free is:*

\$ _____

⑤ **Absolute Financial Freedom (Page 65, Line 4)**

Your critical mass provides a sufficient annual income that you are now certain that you can do whatever you want, whenever you want, wherever you want, with whomever you want, as much as you want, in a way that empowers yourself and others forever! You work only because you choose to! *The annual income I need to generate in order to be Absolutely Financially Free is:*

\$ _____



Your Personal Plan: Your Guide for Wealth Creation

NOTES

"Create a plan for you and your family that is absolutely attainable and within reach, no matter what level of financial dreams you're shooting for: security, vitality, independence, freedom, or absolute freedom."

— Tony Robbins

YOUR PERSONAL PLAN: YOUR GUIDE FOR WEALTH CREATION

In order to create your personal plan for financial certainty:

- 1. You must work backward and first establish: What is the amount of income you desire for life without having to work?**
- 2. Next, in order to have income for life (without having to work), your total accumulated investment capital (critical mass) must be large enough that, invested in a secure environment at a 6%* rate of return, you would receive the income you desire for life.**

Your financial plan is based on a series of conservative assumptions which you can play around with and change after you view your initial plan. You can make them even more conservative or more aggressive. You're in control, so put in numbers that fit with your lifestyle, your current reality, and your future dreams.

Remember, the focus is not on where or how you'll invest your money. This exercise is an opportunity to forecast — to look into the crystal ball of what's possible.

"It doesn't matter where we start. It's how we finish that counts."

— Tony Robbins

To create an effective financial plan, you must determine how much “critical mass” you need in order to achieve your desired annual lifetime income.

CRITICAL MASS	ANNUAL INCOME	MONTHLY INCOME	ANNUAL INCOME	MONTHLY INCOME
	@ 3%	@ 3%	@ 4%	@ 4%
\$ 125,000	\$3,750	\$313	\$ 5,000	\$ 417
250,000	7,500	625	10,000	833
375,000	11,250	938	15,000	1,250
500,000	15,000	1,250	20,000	1,667
625,000	18,750	1,563	25,000	2,083
750,000	22,500	1,875	30,000	2,500
875,000	26,250	2,188	35,000	2,917
1,000,000	30,000	2,500	40,000	3,333
1,125,000	33,750	2,813	45,000	3,750
1,250,000	37,500	3,125	50,000	4,167
1,500,000	45,000	3,750	60,000	5,000
1,750,000	52,500	4,375	70,000	5,833
2,000,000	60,000	5,000	80,000	6,667
2,500,000	75,000	6,250	100,000	8,333
3,000,000	90,000	7,500	120,000	10,000
3,500,000	105,000	8,750	140,000	11,667
4,000,000	120,000	10,000	160,000	13,333
5,000,000	150,000	12,500	200,000	16,667
6,000,000	180,000	15,000	240,000	20,000
7,000,000	210,000	17,500	280,000	23,333
8,000,000	240,000	20,000	320,000	26,667
10,000,000	300,000	25,000	400,000	33,333
12,500,000	375,000	31,250	500,000	41,667
20,000,000	600,000	50,000	800,000	66,667
25,000,000	750,000	62,500	1,000,000	83,333
50,000,000	1,500,000	125,000	2,000,000	166,667
100,000,000	3,000,000	250,000	4,000,000	333,333

CRITICAL MASS	ANNUAL INCOME	MONTHLY INCOME	ANNUAL INCOME	MONTHLY INCOME
	@ 6%	@ 6%	@ 8%	@ 8%
\$ 125,000	\$ 7,500	\$ 625	\$ 10,000	\$ 833
250,000	15,000	1,250	20,000	1,667
375,000	22,500	1,875	30,000	2,500
500,000	30,000	2,500	40,000	3,333
625,000	37,500	3,125	50,000	4,167
750,000	45,000	3,750	60,000	5,000
875,000	52,500	4,375	70,000	5,833
1,000,000	60,000	5,000	80,000	6,667
1,125,000	67,500	5,625	90,000	7,500
1,250,000	75,000	6,250	100,000	8,333
1,500,000	90,000	7,500	120,000	10,000
1,750,000	105,000	8,750	140,000	11,667
2,000,000	120,000	10,000	160,000	13,333
2,500,000	150,000	12,500	200,000	16,667
3,000,000	180,000	15,000	240,000	20,000
3,500,000	210,000	17,500	280,000	23,333
4,000,000	240,000	20,000	320,000	26,667
5,000,000	300,000	25,000	400,000	33,333
6,000,000	360,000	30,000	480,000	40,000
7,000,000	420,000	35,000	560,000	46,667
8,000,000	480,000	40,000	640,000	53,333
10,000,000	600,000	50,000	800,000	66,667
12,500,000	750,000	62,500	1,000,000	83,333
20,000,000	1,200,000	100,000	1,600,000	133,333
25,000,000	1,500,000	125,000	2,000,000	166,667
50,000,000	3,000,000	250,000	4,000,000	333,333
100,000,000	6,000,000	500,000	8,000,000	666,667

CRITICAL MASS	ANNUAL INCOME	MONTHLY INCOME	ANNUAL INCOME	MONTHLY INCOME
	@ 11%	@ 11%	@ 15%	@ 15%
\$ 125,000	\$ 13,750	\$ 1,146	\$ 18,750	\$ 1,563
250,000	27,500	2,292	37,500	3,125
375,000	41,250	3,438	56,250	4,688
500,000	55,000	4,583	75,000	6,250
625,000	68,750	5,729	93,750	7,813
750,000	82,500	6,875	112,500	9,375
875,000	96,250	8,021	131,250	10,938
1,000,000	110,000	9,167	150,000	12,500
1,125,000	123,750	10,313	168,750	14,063
1,250,000	137,000	11,458	187,500	15,625
1,500,000	165,000	13,750	225,000	18,750
1,750,000	192,500	16,042	262,500	21,875
2,000,000	220,000	18,333	300,000	25,000
2,500,000	275,000	22,917	375,000	31,250
3,000,000	330,000	27,500	450,000	37,500
3,500,000	385,000	32,083	525,000	43,750
4,000,000	440,000	36,667	600,000	50,000
5,000,000	550,000	45,833	750,000	62,500
6,000,000	660,000	55,000	900,000	75,000
7,000,000	770,000	64,167	1,050,000	87,500
8,000,000	880,000	73,333	1,200,000	100,000
10,000,000	1,100,000	91,667	1,500,000	125,000
12,500,000	1,375,000	114,583	1,875,000	156,250
20,000,000	2,200,000	183,333	3,000,000	250,000
25,000,000	2,750,000	229,167	3,750,000	312,500
50,000,000	5,500,000	458,333	7,500,000	625,000
100,000,000	11,000,000	916,667	15,000,000	1,250,000

YOUR FINANCIAL DESTINY

Now that you've determined what you want (annual income for life) and the critical mass you need to get you there.

It's time to take control of your Financial Destiny by studying the _____ of your financial decisions.

Now, our focus simply turns to the final three key elements to the formula for wealth:

1. Where you are _____ financially.
2. The level of _____ you are willing to take.
3. The amount of _____ you have to accumulate your critical mass.

REMEMBER

This formula is based on your decisions.

*"Your decisions, not your conditions,
determine your financial destiny".*

— **TONY ROBBINS**

Answer: consequences, now, risk, time

HOW YOUR PLAN IS ULTRACONSERVATIVE

Your first personal plan is designed to be ultra-conservative so that you know the numbers are real and achievable. In order to make that happen, the following list includes some of the actions we have taken:

Your Home

We haven't included your home as one of your invested assets, even though a home is the single largest asset most people have. For some of you, this will make your plan appear small or slow. You are welcome to change this part of your plan; this is just our way of being extremely conservative and showing you that you can achieve your current financial goals even without your home as part of your investment portfolio.

Blended Returns

We are providing you 3 plans, a conservative plan at a 5% blended return, an aggressive plan at a 9% blended return, and a middle plan at a 7% return. Since the average stock market returns for the past 30 years are closer to 10% (and if you own a growing business your return will be even much greater), we are using more conservative figures for the blended return on your Liquid and Illiquid assets. These figures can be adjusted by you to reflect a more accurate projection of your specific situation.

Inflation

Although in 2021 and 2022 there was a significant rise in the inflation rate in the United States and other countries, we have included it in your plan at an average inflation rate over the last 35 years and takes into account years where there was substantially higher inflation.

Decide, Commit & Resolve: Raise Your Standard

Participant Name: **Jane Smith**
 Plan Name: My Financial Plan
 Date: January 9, 2023

YOUR PERSONAL CAPITAL ACCUMULATION PLAN



CURRENT PLAN

FINANCIAL PROFILE	
#1 ▶ Current Annual Earned Income	45,000
#2 ▶ Next Year's Projected Income	56,250
#3 ▶ Present Net Worth	-57,000
#4 ▶ Effective Income Tax Rate	26.00%
#5 ▶ Annual Savings (Foundation of Wealth - PYF%)	20.00%
#6 ▶ Capital Gains Tax Rate	27.00%
#7 ▶ Annual Inflation Index	3.00%
#8 ▶ Retirement / Tax Advantage Accounts	10,000
#9 ▶ Capital Currently Invested (Liquid)	2,500
#10 ▶ Capital Currently Invested (Illiquid)	0
#11 ▶ Capital Currently Not Invested	1,500

FUTURE ASSUMPTIONS					
	#12 ▼ Blended Return on Investments	#13 ▼ Annual Income Increase	#14a ▼ Changes to Liquid Assets	#14b ▼ Changes to Illiquid Assets	#15 ▼ % of income to investments
2023-2027	7.00%	25.00%	0	0	20.00%
2028-2032	7.00%	25.00%	0	0	20.00%
2033-2037	7.00%	4.00%	0	0	20.00%
2038-2042	7.00%	4.00%	0	0	20.00%
2043-2047	7.00%	4.00%	0	0	20.00%
2048-2052	7.00%	4.00%	0	0	20.00%

#26 ▶ COST OF WAITING 5 YEARS		
2042	Current Plan	Wait 5 Years
Critical Mass	1,700,888	904,435
Pre-Tax Annual Income	102,053	54,266
Pre-Tax Monthly Income	8,504	4,522
Loss of Monthly Income		-3,982
2052	Current Plan	Wait 5 Years
Critical Mass	4,601,919	2,877,971
Pre-Tax Annual Income	276,115	172,678
Pre-Tax Monthly Income	23,010	14,390
Loss of Monthly Income		-8,620

YOUR \$\$\$ MONEY MACHINE \$\$\$ YOUR NEST EGG									
#16 ▼ Year	#17 ▼ Annual Income	#18 ▼ Annual Savings Foundation of Wealth (PYF)	#19 ▼ After Tax and Savings (Spendable Cash)	#20 ▼ "Critical Mass" End of Year Capital Investment	#21 ▼ Pre-Tax Annual Income (at 6%)	#22 ▼ Pre-Tax Monthly Income	#23 ▼ Pre-Tax Annual Income (At today's value)	#24 ▼ Net / Worth	#25 ▼ Net / Worth (At today's value)
2023	45,000	8,778	24,522	23,434	1,406	117	1,406	-47,566	-47,566
2024	56,250	11,250	30,375	35,849	2,151	179	2,086	-33,021	-32,031
2025	70,313	14,063	37,969	51,731	3,104	259	2,920	-15,073	-14,182
2026	87,891	17,578	47,461	71,973	4,318	360	3,941	7,173	6,547
2027	109,863	21,973	59,326	97,693	5,862	488	5,189	34,837	30,841
2028	137,329	27,466	74,158	130,289	7,817	651	6,713	69,319	59,526
2029	171,661	34,332	92,697	171,512	10,291	858	8,572	112,371	93,602
2030	214,577	42,915	115,871	223,554	13,413	1,118	10,838	166,187	134,276
2031	268,221	53,644	144,839	289,154	17,349	1,446	13,597	233,509	183,011
2032	335,276	67,055	181,049	371,742	22,305	1,859	16,957	317,766	241,575
2033	348,687	69,737	188,291	461,524	27,691	2,308	20,420	409,167	301,729
2034	362,635	72,527	195,823	559,060	33,544	2,795	23,994	508,273	363,569
2035	377,140	75,428	203,656	664,952	39,897	3,325	27,682	615,689	427,191
2036	392,226	78,445	211,802	779,845	46,791	3,899	31,491	732,060	492,696
2037	407,915	81,583	220,274	904,435	54,266	4,522	35,427	858,083	560,188
2038	424,231	84,846	229,085	1,039,464	62,368	5,197	39,495	994,503	629,770
2039	441,201	88,240	238,248	1,185,734	71,144	5,929	43,700	1,142,122	701,553
2040	458,849	91,770	247,778	1,344,103	80,646	6,721	48,051	1,301,799	775,646
2041	477,202	95,440	257,689	1,515,491	90,929	7,577	52,553	1,474,456	852,164
2042	496,291	99,258	267,997	1,700,888	102,053	8,504	57,212	1,661,084	931,225
2043	516,142	103,228	278,717	1,901,354	114,081	9,507	62,037	1,862,745	1,012,950
2044	536,788	107,358	289,865	2,118,029	127,082	10,590	67,033	2,080,578	1,097,464
2045	558,259	111,652	301,460	2,352,134	141,128	11,761	72,209	2,315,806	1,184,896
2046	580,590	116,118	313,518	2,604,979	156,299	13,025	77,572	2,569,741	1,275,379
2047	603,813	120,763	326,059	2,877,971	172,678	14,390	83,130	2,843,791	1,369,050
2048	627,966	125,593	339,102	3,172,618	190,357	15,863	88,892	3,139,463	1,466,050
2049	653,085	130,617	352,666	3,490,537	209,432	17,453	94,866	3,458,377	1,566,525
2050	679,208	135,842	366,772	3,833,464	230,008	19,167	101,060	3,802,269	1,670,628
2051	706,376	141,275	381,443	4,203,260	252,196	21,016	107,485	4,173,000	1,778,513
2052	734,631	146,926	396,701	4,601,919	276,115	23,010	114,149	4,572,566	1,890,342

FINANCIAL GOALS	
#27 ▶	I will achieve FINANCIAL SECURITY when my investments create an Annual Income of \$23,400 per year for life. I will achieve this 10 years from now, 2033 , when my Critical Mass is \$390,000 .
#28 ▶	I will achieve FINANCIAL VITALITY when my investments create an Annual Income of \$29,400 per year for life. I will achieve this 11 years from now, 2034 , when my Critical Mass is \$490,000 .
#29 ▶	I will achieve FINANCIAL INDEPENDENCE when my investments create an Annual Income of \$60,000 per year for life. I will achieve this 15 years from now, 2038 , when my Critical Mass is \$1,000,000 .
#30 ▶	I will achieve FINANCIAL FREEDOM when my investments create an Annual Income of \$204,000 per year for life. I will achieve this 26 years from now, 2049 , when my Critical Mass is \$3,400,000 .

The growth of Retirement and Tax Advantage accounts is being taxed when liquidated at the Capital Gains Tax Rate. This over-taxes Roth 401k, Roth IRA, and certain other tax advantaged investments and under-taxes traditional retirement accounts and annuities that will be taxed at Income Tax Rates. Please take that under consideration when planning.

All entries and computations, blended returns, annual income, inflation, net worth, capital currently invested and available, is based on information provided. This illustration is based on your estimates. This illustration is not a guarantee of personal financial results, nor does it constitute an offering for securities or investments.

LEGEND - CREATING WEALTH: YOUR PERSONAL CAPITAL ACCUMULATION PLAN

Use this legend to understand how your Personal Capital Accumulation Plan was created and to explain how individual figures were calculated

1. **Current Annual Earned Income** – Total gross income you earn annually. Do not include income received from investments listed below (#8,9,10,11) if this income is being reinvested.
2. **Next Year's Projected Income** – Total gross income you anticipate earning next year. Do not include income received from investments listed below (#8,9,10,11) if this income is being reinvested.
3. **Present Net Worth** – Your total assets minus your total liabilities.
4. **Effective Income Tax Rate** – This is the % of your Current Annual Earned Income that you are paying in Income Tax. This includes Federal, State, Local, Social Security, etc. that is imposed on your income.
5. **Annual Savings (Foundation of Wealth – PYF %)** – This is the % of your income you are committed to save/invest each year from your gross Annual Earned Income (#17). Your Pay YourSELF First %
6. **Capital Gains Tax Rate** – The tax rate on your Capital Gains (profits made on invested assets). Most countries have a tax schedule for Capital Gains that is different than Income Tax.
7. **Annual Inflation Index** – The % that the price of goods and services increase on average each year.
8. **Retirement/Tax Advantaged Investments** – Funds designated for Retirement (IRA, 401K, Pension, Superannuation, etc.) or receive special tax advantages (annuities, cash value of life insurance, etc.)
9. **Capital Currently Invested (Liquid)** – Investments that are more easily converted into cash such as Stocks/Shares, Bonds, Commodities, etc.
10. **Capital Currently Invested (Illiquid)** – Investments that are more difficult to liquidate. Generally these are investments like Businesses, Partnerships, Real Estate, etc. that are held for longer periods of time.
11. **Capital Currently Not Invested** – Cash and other certain Security Bucket holdings that are not currently invested.
12. **Blended Return On Investments (ROI)** – The blended return you anticipate on all your invested (Illiquid, Liquid and Retirement/Tax Advantaged) assets. You will receive 3 plans with a conservative (less risky), a current and an aggressive (more risky) Blended Return on Investments to show you the impact of the different scenarios.
13. **Annual Income Increase** – The Projected % increase you anticipate on your income each year.
14. **Changes to Liquid/Illiquid Assets** – Allows you to account for future special circumstances that may affect your investments such as children's education, inheritance, starting/selling a business, etc.
15. **% of Income to Investments (Foundation of Wealth – PYF %)** – This is the % of your income you are committed to save/invest each year from your Annual Income (#17). Your Pay YourSELF First %
16. **Year** – The calendar year
17. **Annual Earned Income** – Your income increasing by your Annual Income Increase (#13)
18. **Annual Savings (Foundation of Wealth – PYF)** – The amount of your Income you are saving and investing for your future. This is your Foundation of Wealth – Pay YouSELF First.
19. **After Tax and Saving (Spendable Cash)** – This is what is left over from your Annual Earned Income after paying taxes at your Effective Income Tax Rate (#4) and the amount you are saving/investing (#18)
20. **Critical Mass End of Year Capital Invested** – The total money you currently have invested (#8,9,10) growing at the Blended Return (#12) plus your Capital Currently Not Invested (#11) growing at the Inflation Index (#7) less taxes as follows: The growth of Retirement, Liquid and Illiquid Assets (#8,9,10) in year 1 is taxed at your Capital Gains Tax Rate (#6) as if you sold all your assets. In year 2 and on, (#8,9,10) grows untaxed until that year where the growth is then taxed at the Capital Gains Tax Rate (#6). The growth of Capital Currently Not Invested (#11) is taxed every year at the Effective Income Tax Rate. Your Annual Savings (Foundation of Wealth - PYF) (#15) and any Changes to Liquid/Illiquid Capital (#14) is added at the end of the year and begins growing the following year.
21. **Pre-Tax Annual Income** – The income that can be generated from Critical Mass (#20), assuming all assets in the Critical Mass were liquidated and invested in portfolio that is earning a 6% return.
22. **Pre-Tax Monthly Income** – The Pre-Tax Annual Income (#21) divided by 12.
23. **Pre-Tax Annual Income in Today's Value** – Pre-Tax Annual Income (#22) adjusted for Inflation (#7).
24. **Net Worth** – Your Asset minus Liabilities
25. **Net Worth in Today's Value** – Your Net Worth (#24) adjusted for Inflation (#7)
26. **Cost of Waiting 5 Years** – Shows the loss of Critical Mass and Monthly Income if you wait 5 years before implementing your Financial Plan.
27. **Based on your plan, this will show when you will reach Financial Security.** When your Critical Mass will be big enough to generate enough income to pay these 5 basic expenses (Mortgage/Rent, Utilities, Food, Basic Transportation and Basic Health Insurance) without ever having to work again).
28. **Based on your plan, this will show when you will reach Financial Vitality.** When your Critical Mass will be big enough to generate enough income to pay for your Financial Security (#27) plus 50% of these three additional expenses (Basic Clothing, Basic Dining/Entertainment, Small Indulgences/Little Luxury Items) without ever having to work again.
29. **Financial Independence** – Based on your plan this will show you when you will reach Financial Independence (When your Critical Mass can generate you enough income to live your current lifestyle).
30. **Financial Freedom** – Based on your plan this will show you when you will reach Financial Freedom. This will be calculated once you create your goals and establish what Financial Freedom is for you.
31. **Years to Financial Independence** – Based on your plan, this will show you how many years it will take for you to become Financially Independent.

Decide, Commit & Resolve: Raise Your Standard

Participant Name: **John Smith**
 Plan Name: My Financial Plan
 Date: January 9, 2023

YOUR PERSONAL CAPITAL ACCUMULATION PLAN



CURRENT PLAN

FINANCIAL PROFILE		
#1	▶ Current Annual Earned Income	140,000
#2	▶ Next Year's Projected Income	147,000
#3	▶ Present Net Worth	1,365,000
#4	▶ Effective Income Tax Rate	30.00%
#5	▶ Annual Savings (Foundation of Wealth - PYF%)	15.00%
#6	▶ Capital Gains Tax Rate	27.00%
#7	▶ Annual Inflation Index	3.00%
#8	▶ Retirement / Tax Advantage Accounts	100,000
#9	▶ Capital Currently Invested (Liquid)	215,000
#10	▶ Capital Currently Invested (Illiquid)	650,000
#11	▶ Capital Currently Not Invested	100,000

FUTURE ASSUMPTIONS					
	#12 Blended Return on Investments	#13 Annual Income Increase	#14a Changes to Liquid Assets	#14b Changes to Illiquid Assets	#15 % of income to investments
2023-2027	7.00%	5.00%	0	0	15.00%
2028-2032	7.00%	5.00%	0	0	15.00%
2033-2037	7.00%	5.00%	0	0	15.00%
2038-2042	7.00%	5.00%	0	0	15.00%
2043-2047	7.00%	5.00%	0	0	15.00%
2048-2052	7.00%	5.00%	0	0	15.00%

#26 ▶ COST OF WAITING 5 YEARS		
	Current Plan	Wait 5 Years
2042		
Critical Mass	4,251,948	2,980,060
Pre-Tax Annual Income	255,117	178,804
Pre-Tax Monthly Income	21,260	14,900
Loss of Monthly Income		-6,359
2052		
Critical Mass	8,696,702	6,078,823
Pre-Tax Annual Income	521,802	364,729
Pre-Tax Monthly Income	43,484	30,394
Loss of Monthly Income		-13,089

YOUR \$\$\$ MONEY MACHINE \$\$\$ YOUR NEST EGG									
#16 Year	#17 Annual Income	#18 Annual Savings Foundation of Wealth (PYF)	#19 After Tax and Savings (Spendable Cash)	#20 "Critical Mass" End of Year Capital Investment	#21 Pre-Tax Annual Income (at 6%)	#22 Pre-Tax Monthly Income	#23 Pre-Tax Annual Income (At today's value)	#24 Net / Worth	#25 Net / Worth (At today's value)
2023	140,000	20,482	77,518	1,135,626	68,138	5,678	68,138	1,435,626	1,435,626
2024	147,000	22,050	80,850	1,213,544	72,813	6,068	70,628	1,552,544	1,505,968
2025	154,350	23,153	84,893	1,297,497	77,850	6,487	73,249	1,675,767	1,576,729
2026	162,068	24,310	89,137	1,387,939	83,276	6,940	76,004	1,805,784	1,648,090
2027	170,171	25,526	93,594	1,485,359	89,122	7,427	78,899	1,943,120	1,720,230
2028	178,679	26,802	98,274	1,590,280	95,417	7,951	81,938	2,088,333	1,793,322
2029	187,613	28,142	103,187	1,703,266	102,196	8,516	85,126	2,242,022	1,867,541
2030	196,994	29,549	108,347	1,824,919	109,495	9,125	88,470	2,404,826	1,943,058
2031	206,844	31,027	113,764	1,955,887	117,353	9,779	91,975	2,577,432	2,020,045
2032	217,186	32,578	119,452	2,096,867	125,812	10,484	95,646	2,760,570	2,098,671
2033	228,045	34,207	125,425	2,248,605	134,916	11,243	99,491	2,955,026	2,179,108
2034	239,448	35,917	131,696	2,411,902	144,714	12,060	103,514	3,161,638	2,261,524
2035	251,420	37,713	138,281	2,587,617	155,257	12,938	107,724	3,381,305	2,346,092
2036	263,991	39,599	145,195	2,776,673	166,600	13,883	112,127	3,614,987	2,432,984
2037	277,190	41,579	152,455	2,980,060	178,804	14,900	116,729	3,863,714	2,522,373
2038	291,050	43,657	160,077	3,198,840	191,930	15,994	121,540	4,128,588	2,614,433
2039	305,602	45,840	168,081	3,434,151	206,049	17,171	126,566	4,410,789	2,709,343
2040	320,883	48,132	176,485	3,687,216	221,233	18,436	131,816	4,711,581	2,807,283
2041	336,927	50,539	185,310	3,959,347	237,561	19,797	137,299	5,032,317	2,908,434
2042	353,773	53,066	194,575	4,251,948	255,117	21,260	143,022	5,374,447	3,012,983
2043	371,462	55,719	204,304	4,566,530	273,992	22,833	148,995	5,739,522	3,121,119
2044	390,035	58,505	214,519	4,904,709	294,283	24,524	155,228	6,129,204	3,233,036
2045	409,537	61,430	225,245	5,268,221	316,093	26,341	161,731	6,545,276	3,348,930
2046	430,013	64,502	236,507	5,658,927	339,536	28,295	168,514	6,989,643	3,469,005
2047	451,514	67,727	248,333	6,078,823	364,729	30,394	175,587	7,464,350	3,593,467
2048	474,090	71,113	260,749	6,530,048	391,803	32,650	182,962	7,971,583	3,722,528
2049	497,794	74,669	273,787	7,014,898	420,894	35,074	190,650	8,513,688	3,856,407
2050	522,684	78,403	287,476	7,535,833	452,150	37,679	198,664	9,093,176	3,995,328
2051	548,818	82,323	301,850	8,095,492	485,729	40,477	207,016	9,712,736	4,139,522
2052	576,259	86,439	316,942	8,696,702	521,802	43,484	215,718	10,375,250	4,289,225

FINANCIAL GOALS	
#27	▶ Congratulations! You have already reached FINANCIAL SECURITY! Your investments are generating more than \$67,800 per year.
#28	▶ I will achieve FINANCIAL VITALITY when my investments create an Annual Income of \$91,800 per year for life. I will achieve this 5 years from now, 2028 , when my Critical Mass is \$1,530,000 .
#29	▶ I will achieve FINANCIAL INDEPENDENCE when my investments create an Annual Income of \$120,000 per year for life. I will achieve this 9 years from now, 2032 , when my Critical Mass is \$2,000,000 .
#30	▶ I will achieve FINANCIAL FREEDOM when my investments create an Annual Income of \$204,000 per year for life. I will achieve this 16 years from now, 2039 , when my Critical Mass is \$3,400,000 .

The growth of Retirement and Tax Advantage accounts is being taxed when liquidated at the Capital Gains Tax Rate. This over-taxes Roth 401k, Roth IRA, and certain other tax advantaged investments and under-taxes traditional retirement accounts and annuities that will be taxed at Income Tax Rates. Please take that under consideration when planning.

All entries and computations, blended returns, annual income, inflation, net worth, capital currently invested and available, is based on information provided. This illustration is based on your estimates. This illustration is not a guarantee of personal financial results, nor does it constitute an offering for securities or investments.

LEGEND - CREATING WEALTH: YOUR PERSONAL CAPITAL ACCUMULATION PLAN

Use this legend to understand how your Personal Capital Accumulation Plan was created and to explain how individual figures were calculated

1. **Current Annual Earned Income** – Total gross income you earn annually. Do not include income received from investments listed below (#8,9,10,11) if this income is being reinvested.
2. **Next Year's Projected Income** – Total gross income you anticipate earning next year. Do not include income received from investments listed below (#8,9,10,11) if this income is being reinvested.
3. **Present Net Worth** – Your total assets minus your total liabilities.
4. **Effective Income Tax Rate** – This is the % of your Current Annual Earned Income that you are paying in Income Tax. This includes Federal, State, Local, Social Security, etc. that is imposed on your income.
5. **Annual Savings (Foundation of Wealth – PYF %)** – This is the % of your income you are committed to save/invest each year from your gross Annual Earned Income (#17). Your Pay YourSELF First %
6. **Capital Gains Tax Rate** – The tax rate on your Capital Gains (profits made on invested assets). Most countries have a tax schedule for Capital Gains that is different than Income Tax.
7. **Annual Inflation Index** – The % that the price of goods and services increase on average each year.
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9. **Capital Currently Invested (Liquid)** – Investments that are more easily converted into cash such as Stocks/Shares, Bonds, Commodities, etc.
10. **Capital Currently Invested (Illiquid)** – Investments that are more difficult to liquidate. Generally these are investments like Businesses, Partnerships, Real Estate, etc. that are held for longer periods of time.
11. **Capital Currently Not Invested** – Cash and other certain Security Bucket holdings that are not currently invested.
12. **Blended Return On Investments (ROI)** – The blended return you anticipate on all your invested (Illiquid, Liquid and Retirement/Tax Advantaged) assets. You will receive 3 plans with a conservative (less risky), a current and an aggressive (more risky) Blended Return on Investments to show you the impact of the different scenarios.
13. **Annual Income Increase** – The Projected % increase you anticipate on your income each year.
14. **Changes to Liquid/Illiquid Assets** – Allows you to account for future special circumstances that may affect your investments such as children's education, inheritance, starting/selling a business, etc.
15. **% of Income to Investments (Foundation of Wealth – PYF %)** – This is the % of your income you are committed to save/invest each year from your Annual Income (#17). Your Pay YourSELF First %
16. **Year** – The calendar year
17. **Annual Earned Income** – Your income increasing by your Annual Income Increase (#13)
18. **Annual Savings (Foundation of Wealth – PYF)** – The amount of your Income you are saving and investing for your future. This is your Foundation of Wealth – Pay YouSELF First.
19. **After Tax and Saving (Spendable Cash)** – This is what is left over from your Annual Earned Income after paying taxes at your Effective Income Tax Rate (#4) and the amount you are saving/investing (#18)
20. **Critical Mass End of Year Capital Invested** – The total money you currently have invested (#8,9,10) growing at the Blended Return (#12) plus your Capital Currently Not Invested (#11) growing at the Inflation Index (#7) less taxes as follows: The growth of Retirement, Liquid and Illiquid Assets (#8,9,10) in year 1 is taxed at your Capital Gains Tax Rate (#6) as if you sold all your assets. In year 2 and on, (#8,9,10) grows untaxed until that year where the growth is then taxed at the Capital Gains Tax Rate (#6). The growth of Capital Currently Not Invested (#11) is taxed every year at the Effective Income Tax Rate. Your Annual Savings (Foundation of Wealth - PYF) (#15) and any Changes to Liquid/Illiquid Capital (#14) is added at the end of the year and begins growing the following year.
21. **Pre-Tax Annual Income** – The income that can be generated from Critical Mass (#20), assuming all assets in the Critical Mass were liquidated and invested in portfolio that is earning a 6% return.
22. **Pre-Tax Monthly Income** – The Pre-Tax Annual Income (#21) divided by 12.
23. **Pre-Tax Annual Income in Today's Value** – Pre-Tax Annual Income (#22) adjusted for Inflation (#7).
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27. **Based on your plan, this will show when you will reach Financial Security.** When your Critical Mass will be big enough to generate enough income to pay these 5 basic expenses (Mortgage/Rent, Utilities, Food, Basic Transportation and Basic Health Insurance) without ever having to work again).
28. **Based on your plan, this will show when you will reach Financial Vitality.** When your Critical Mass will be big enough to generate enough income to pay for your Financial Security (#27) plus 50% of these three additional expenses (Basic Clothing, Basic Dining/Entertainment, Small Indulgences/Little Luxury Items) without ever having to work again.
29. **Financial Independence** – Based on your plan this will show you when you will reach Financial Independence (When your Critical Mass can generate you enough income to live your current lifestyle).
30. **Financial Freedom** – Based on your plan this will show you when you will reach Financial Freedom. This will be calculated once you create your goals and establish what Financial Freedom is for you.
31. **Years to Financial Independence** – Based on your plan, this will show you how many years it will take for you to become Financially Independent.

Decide, Commit & Resolve: Raise Your Standard

Participant Name: **Janet Smith**
 Plan Name: My Financial Plan
 Date: January 9, 2023

YOUR PERSONAL CAPITAL ACCUMULATION PLAN



CURRENT PLAN

FINANCIAL PROFILE	
#1 ▶ Current Annual Earned Income	450,000
#2 ▶ Next Year's Projected Income	468,000
#3 ▶ Present Net Worth	7,450,000
#4 ▶ Effective Income Tax Rate	38.00%
#5 ▶ Annual Savings (Foundation of Wealth - PYF%)	30.00%
#6 ▶ Capital Gains Tax Rate	27.00%
#7 ▶ Annual Inflation Index	3.00%
#8 ▶ Retirement / Tax Advantage Accounts	450,000
#9 ▶ Capital Currently Invested (Liquid)	1,250,000
#10 ▶ Capital Currently Invested (Illiquid)	4,250,000
#11 ▶ Capital Currently Not Invested	450,000

	#12 ▼ Blended Return on Investments	#13 ▼ Annual Income Increase	#14a ▼ Changes to Liquid Assets	#14b ▼ Changes to Illiquid Assets	#15 ▼ % of income to investments
2023-2027	7.00%	4.00%	0	0	30.00%
2028-2032	7.00%	4.00%	0	0	30.00%
2033-2037	7.00%	4.00%	0	0	30.00%
2038-2042	7.00%	4.00%	0	0	30.00%
2043-2047	7.00%	4.00%	0	0	30.00%
2048-2052	7.00%	4.00%	0	0	30.00%

#26 ▶ COST OF WAITING 5 YEARS		
2042	Current Plan	Wait 5 Years
Critical Mass	25,627,424	18,034,060
Pre-Tax Annual Income	1,537,645	1,082,044
Pre-Tax Monthly Income	128,137	90,170
Loss of Monthly Income		-37,967
2052	Current Plan	Wait 5 Years
Critical Mass	51,776,657	36,432,170
Pre-Tax Annual Income	3,106,599	2,185,930
Pre-Tax Monthly Income	258,883	182,161
Loss of Monthly Income		-76,722

YOUR \$\$\$ MONEY MACHINE \$\$\$ YOUR NEST EGG									
#16 ▼ Year	#17 ▼ Annual Income	#18 ▼ Annual Savings Foundation of Wealth (PYF)	#19 ▼ After Tax and Savings (Spendable Cash)	#20 ▼ "Critical Mass" End of Year Capital Investment	#21 ▼ Pre-Tax Annual Income (at 6%)	#22 ▼ Pre-Tax Monthly Income	#23 ▼ Pre-Tax Annual Income (At today's value)	#24 ▼ Net / Worth	#25 ▼ Net / Worth (At today's value)
2023	450,000	131,671	147,329	6,836,383	410,183	34,182	410,183	7,886,383	7,886,383
2024	468,000	140,400	149,760	7,316,836	439,010	36,584	425,840	8,398,336	8,146,386
2025	486,720	146,016	155,750	7,833,446	470,007	39,167	442,229	8,947,391	8,418,600
2026	506,189	151,857	161,980	8,388,853	503,331	41,944	459,377	9,536,217	8,703,448
2027	526,436	157,931	168,460	8,985,889	539,153	44,929	477,309	10,167,673	9,001,368
2028	547,494	164,248	175,198	9,627,586	577,655	48,138	496,052	10,844,824	9,312,819
2029	569,394	170,818	182,206	10,317,196	619,032	51,586	515,636	11,570,951	9,638,279
2030	592,169	177,651	189,494	11,058,203	663,492	55,291	536,090	12,349,571	9,978,241
2031	615,856	184,757	197,074	11,854,340	711,260	59,272	557,446	13,184,449	10,333,224
2032	640,490	192,147	204,957	12,709,606	762,576	63,548	579,734	14,079,618	10,703,763
2033	666,110	199,833	213,155	13,628,288	817,697	68,141	602,990	15,039,400	11,090,416
2034	692,754	207,826	221,681	14,614,976	876,899	73,075	627,247	16,068,422	11,493,765
2035	720,464	216,139	230,549	15,674,592	940,476	78,373	652,542	17,171,641	11,914,412
2036	749,283	224,785	239,771	16,812,404	1,008,744	84,062	678,912	18,354,365	12,352,985
2037	779,254	233,776	249,361	18,034,060	1,082,044	90,170	706,397	19,622,279	12,810,136
2038	810,425	243,127	259,336	19,345,608	1,160,736	96,728	735,038	20,981,474	13,286,543
2039	842,842	252,852	269,709	20,753,527	1,245,212	103,768	764,876	22,438,469	13,782,912
2040	876,555	262,967	280,498	22,264,759	1,335,886	111,324	795,955	24,000,249	14,299,973
2041	911,617	273,485	291,718	23,886,737	1,433,204	119,434	828,322	25,674,291	14,838,489
2042	948,082	284,425	303,386	25,627,424	1,537,645	128,137	862,024	27,468,606	15,399,250
2043	986,005	295,802	315,522	27,495,351	1,649,721	137,477	897,109	29,391,768	15,983,077
2044	1,025,446	307,634	328,143	29,499,653	1,769,979	147,498	933,630	31,452,962	16,590,824
2045	1,066,463	319,939	341,268	31,650,113	1,899,007	158,251	971,638	33,662,022	17,223,379
2046	1,109,122	332,737	354,919	33,957,211	2,037,433	169,786	1,011,191	36,029,477	17,881,661
2047	1,153,487	346,046	369,116	36,432,170	2,185,930	182,161	1,052,344	38,566,604	18,566,627
2048	1,199,626	359,888	383,880	39,087,009	2,345,221	195,435	1,095,159	41,285,475	19,279,273
2049	1,247,611	374,283	399,236	41,934,598	2,516,076	209,673	1,139,695	44,199,018	20,020,629
2050	1,297,516	389,255	415,205	44,988,721	2,699,323	224,944	1,186,019	47,321,074	20,791,768
2051	1,349,416	404,825	431,813	48,264,139	2,895,848	241,321	1,234,197	50,666,463	21,593,804
2052	1,403,393	421,018	449,086	51,776,657	3,106,599	258,883	1,284,297	54,251,051	22,427,892

FINANCIAL GOALS	
#27 ▶	Congratulations! You have already reached FINANCIAL SECURITY! Your investments are generating more than \$81,000 per year.
#28 ▶	Congratulations! You have already reached FINANCIAL VITALITY! Your investments are generating more than \$117,000 per year.
#29 ▶	Congratulations! You have already reached FINANCIAL INDEPENDENCE! Your investments are generating more than \$216,000 per year.
#30 ▶	I will achieve FINANCIAL FREEDOM when my investments create an Annual Income of \$576,000 per year for life. I will achieve this 5 years from now, 2027 , when my Critical Mass is \$9,600,000 .

The growth of Retirement and Tax Advantage accounts is being taxed when liquidated at the Capital Gains Tax Rate. This over-taxes Roth 401k, Roth IRA, and certain other tax advantaged investments and under-taxes traditional retirement accounts and annuities that will be taxed at Income Tax Rates. Please take that under consideration when planning.

All entries and computations, blended returns, annual income, inflation, net worth, capital currently invested and available, is based on information provided. This illustration is based on your estimates. This illustration is not a guarantee of personal financial results, nor does it constitute an offering for securities or investments.

LEGEND - CREATING WEALTH: YOUR PERSONAL CAPITAL ACCUMULATION PLAN

Use this legend to understand how your Personal Capital Accumulation Plan was created and to explain how individual figures were calculated

1. **Current Annual Earned Income** – Total gross income you earn annually. Do not include income received from investments listed below (#8,9,10,11) if this income is being reinvested.
2. **Next Year's Projected Income** – Total gross income you anticipate earning next year. Do not include income received from investments listed below (#8,9,10,11) if this income is being reinvested.
3. **Present Net Worth** – Your total assets minus your total liabilities.
4. **Effective Income Tax Rate** – This is the % of your Current Annual Earned Income that you are paying in Income Tax. This includes Federal, State, Local, Social Security, etc. that is imposed on your income.
5. **Annual Savings (Foundation of Wealth – PYF %)** – This is the % of your income you are committed to save/invest each year from your gross Annual Earned Income (#17). Your Pay YourSELF First %
6. **Capital Gains Tax Rate** – The tax rate on your Capital Gains (profits made on invested assets). Most countries have a tax schedule for Capital Gains that is different than Income Tax.
7. **Annual Inflation Index** – The % that the price of goods and services increase on average each year.
8. **Retirement/Tax Advantaged Investments** – Funds designated for Retirement (IRA, 401K, Pension, Superannuation, etc.) or receive special tax advantages (annuities, cash value of life insurance, etc.)
9. **Capital Currently Invested (Liquid)** – Investments that are more easily converted into cash such as Stocks/Shares, Bonds, Commodities, etc.
10. **Capital Currently Invested (Illiquid)** – Investments that are more difficult to liquidate. Generally these are investments like Businesses, Partnerships, Real Estate, etc. that are held for longer periods of time.
11. **Capital Currently Not Invested** – Cash and other certain Security Bucket holdings that are not currently invested.
12. **Blended Return On Investments (ROI)** – The blended return you anticipate on all your invested (Illiquid, Liquid and Retirement/Tax Advantaged) assets. You will receive 3 plans with a conservative (less risky), a current and an aggressive (more risky) Blended Return on Investments to show you the impact of the different scenarios.
13. **Annual Income Increase** – The Projected % increase you anticipate on your income each year.
14. **Changes to Liquid/Illiquid Assets** – Allows you to account for future special circumstances that may affect your investments such as children's education, inheritance, starting/selling a business, etc.
15. **% of Income to Investments (Foundation of Wealth – PYF %)** – This is the % of your income you are committed to save/invest each year from your Annual Income (#17). Your Pay YourSELF First %
16. **Year** – The calendar year
17. **Annual Earned Income** – Your income increasing by your Annual Income Increase (#13)
18. **Annual Savings (Foundation of Wealth – PYF)** – The amount of your Income you are saving and investing for your future. This is your Foundation of Wealth – Pay YouSELF First.
19. **After Tax and Saving (Spendable Cash)** – This is what is left over from your Annual Earned Income after paying taxes at your Effective Income Tax Rate (#4) and the amount you are saving/investing (#18)
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TOP 10 MOST FREQUENTLY ASKED QUESTIONS FOR YOUR PERSONAL FINANCIAL PLAN

Q. How do I account for my particular currency?

- A.** When you enter your currency into the program, your particular currency comes out of the program. There are no specific U.S. dollar calculations

Q. What is a Salary Tax Rate, and how can I determine mine for my program?

- A.** Your Effective Tax Rate is determined by taking the actual tax you paid divided by total income earned and received (e.g., \$100,000 incoming with \$22,000 paid in taxes equals a 22% salary tax rate).

Q. What is the blended ROI (Return on Investment)?

- A.** The Blended ROI uses each individual Rate of Return that you earn on your investments and puts them all together to create an average that represents a combined return for all of your investments

Q. Why is my net worth higher than my illiquid, liquid, and available assets combined?

- A.** Your net worth includes the value of your home and personal property. To ensure your plan is extremely conservative, these figures are not included as invested assets.

Q. What can I change on my program that will make the most difference in my critical mass?

- A.** You can change the amount that you save, the rate of your return, and your income. You can then potentially increase the amount that you save if you continue to save the same percentage. The largest difference comes from a higher ROI followed by increasing the amount you save.

Q. What are illiquid assets?

A. Illiquid assets are investments that are difficult to convert immediately to cash, such as real estate, not including your home.

Q. I own my own business. How should I include the value of my business when the business pays most of my expenses?

A. Here are three choices: First, value the business at what you feel you could sell it for, and invest that cash to provide yourself an annual income of life without working. Under this scenario you would have no business expenses — but you must allow for living expenses such as auto, insurance, etc. Second, to be extremely conservative, you could use the book value of your businesses, i.e., assets — liabilities = owner's equity. Third, if you have an approximate goal for when you would like to sell your business and at what price, we can place it in the "Changes to Illiquid Assets" section and see how that will affect your plan.

Q. What is the minimum percentage of my income that I must invest in order to achieve financial freedom?

A. The percentage is usually between 10% and 25%, and can differ greatly depending upon your current investments, income, lifestyle, desires/dreams, and your stage of life.

Q. For the purposes of the plan, should I combine my income and assets with those of my spouse/partner or should I keep them separate?

A. This is a very individual and personal question and the answer is different for each couple. It really depends on your specific circumstances, taking into consideration your life, your family, and how you plan for your economic and financial future.

Q. I will receive an inheritance in the future. Where can I enter this into the program?

A. You can use the one-time change to liquid or illiquid capital to include items such as an inheritance.

MY DECLARATION OF FINANCIAL DESTINY

Nothing in life happens without commitment. Being interested in your financial goals will not make them a reality. Record your financial commitments below, and get excited about immediately beginning the process of turning your dreams into reality now.

1. I will achieve **FINANCIAL SECURITY** for myself and/or my family by creating an annual investment income for life of \$ I will achieve this by the year . This will give me: .
2. I will achieve **FINANCIAL VITALITY** for myself and/or my family by creating an annual investment income for life of \$ I will achieve this by this year . This will give me: .
3. I will achieve **FINANCIAL INDEPENDENCE** for myself and/or my family by creating an annual investment income for life of \$ I will achieve this by the year . This will give me: .
4. I will achieve **FINANCIAL FREEDOM** for myself and/or my family by creating an annual investment income for life of \$. I will achieve this by the year .

I am absolutely committed to take these goals and make them a reality. In order to do this, I must invest _____% of my income each and every month/year. I hereby commit this _____ day of _____, in the year _____, that I will do absolutely whatever it takes to keep this commitment and enjoy the rewards of this commitment for a lifetime.

Signature: _____

Date: _____

NOTES

*"The secret to wealth is simple:
Find a way to do more for others than anyone else does.
Become more valuable. Do more. Give more. Be more. Save more.
And you will have the opportunity to earn more."
— Tony Robbins*

**IF YOU ARE NOT COMPLETELY HAPPY WITH YOUR
CURRENT FINANCIAL PLAN, HERE ARE**

6 THINGS YOU CAN DO TO MAKE IT BETTER IMMEDIATELY

1 SAVE MORE & INVEST THE DIFFERENCE

Saving is the first skill of wealth mastery. If you do not save, you cannot become financially secure.

1. Cut the _____. Eliminate anything that you're currently paying for that no longer gives you _____.
2. Develop a _____ _____. Having a spending plan will eliminate fights with your spouse or loved ones, because everyone will have agreed _____ about how money is going to be spent. You _____ know how much you are spending.

Review your breakdown of what you currently spend per month. If you were really motivated, if you were really committed, how much could you reduce these expenses? Could you even eliminate some of them?

REMEMBER

The more you measure something, the better it gets!

Answers: waste, pleasure/enjoyment, spending plan, in advance, must

CUT THE WASTE: AVOID THESE FINANCIAL TRAPS

Cutting the waste in your life is not about being cheap. It is about being conscious and careful about how you spend you money.

Frivolous Food/Culinary Indulgence

Our society has been transformed by an overabundance of food and drink items. It is not uncommon to hear, “I’ll have a Grande Double-Shot Latte, No Foam, Skinny.” Utter these words even a decade ago in many parts of the world and you would be met with a blank stare. For some people it’s coffee. For others its chocolate, wine, or anything else where you might spend money unconsciously.

The average grocery store now has over 25,000 items in it — up 1000% in the last 25 years alone. Happy hour every week and going out to lunch at work every day can erode your financial freedom long term. Get your connection from people. Find your significance within yourself. Build your fortune on the backs of kicked caffeine habits.

“What-If” Mindset

Many people overpay for certain items simply because they are afraid of what might happen if they try to reduce costs in this area. Many times fear causes us to believe that if we pay more, we are more protected from loss, hassle, and legal issues.

For example, tax attorney and IRS expert, Sandy Botkin, has said that the average American is overpaying their taxes by \$5000 per year. This is not money that they truly owe ... it’s money we pay because we have not taken the time to review our taxes in detail with a professional to find ways to save more money from our tax bill.

Items like extra insurance on rental cars, accidental injury insurance when participating in recreational activities, and credit life insurance on cars can be examples of this. While in some cases these might be smart purchases, most times they are simply double coverage and unnecessary.

Emotional Equality

Many times we waste money in areas that don’t give us as much enjoyment as we initially think. It’s easy to get caught up in the trap of “keeping up with the Joneses” and to spend unnecessarily for items just because they are the next popular item. Is it really necessary to have the newest version of the iPhone?

While trendy or luxurious items can be very rewarding to buy, make sure you are doing it consciously and not just because “everyone else has one.” Take a few moments before you buy to check-in and make sure your fulfillment levels will match the higher price. Better yet, wait a week, or a month to evaluate the purchase. If one particular brand gives you dramatically more fulfillment then another, then go for it.

Cost Of Convenience

Most people are literally walking past a fortune everyday with the impulsive expense of convenience items. Many times the little things we spend money on are unconscious habits that really don’t give us that much pleasure, but we just don’t think about it before spending the money. Keep in mind that when you shop at convenience-type stores you can pay up to 25% higher on average than at a regular store. Additionally, many banks charge fees/surcharges when you use another bank’s ATM. By planning ahead and withdrawing money from your own bank, you can easily save \$2-4 per transaction.

CUT THE WASTE

1. Brainstorm all the things in your life you could eliminate or reduce to cut your expenses. For example: fly on a weekday rather than a weekend, cut down on the daily Pumpkin Spice Frappuccinos, go out to matinée movies instead of evening shows, pack a lunch for work, etc. See the following pages for more ideas. These are the small things that add up over time.

#	ITEM/ACTIVITY	COST OF ITEM/ ACTIVITY	# TIMES PER WEEK	TOTAL COST (Cost of Item x # time per week)	LEVEL OF ENJOYMENT (0-10)
1					
2					
3					
4					
5					
6					
Grand Total of Cost Per Week:					
Grand Total of Cost Per Year: <i>Multiply the above x 52 weeks</i>					

2. How much do these items/activities cost? Fill in the amount for each and multiply it by the # of times per week you indulge in this expense to get a reality check about how much you are spending.
3. Now, on a scale from 0-10 (0 = none, 10 = extremely pleasurable), how much joy do you get from each of the items above? Write this in the last column above for each item.
4. Now, associate in your body the feeling of absolute financial freedom. How will it feel to be able to do whatever you want, wherever you want, whenever you want, with whomever you want? What will you be able to enjoy, have, do, be, or give? Will having this expense give you more joy, or take you further away from your financial goals?
5. Decide which is more important for you: the joy you receive from the items on your list or the feeling of absolute financial freedom? Remember, too, life is a balance. You don't have to cut out everything that you enjoy; rather, this is about giving you more choices by reducing the things that truly do not give you the proportional levels of joy.
6. Circle or mark at least 3 things you are resolved to eliminate from your list. How much money will this save you over the course of the next year?

Now take a look at what can you do to eliminate or reduce this expense while still enjoying the process? What need is this expense meeting (6 Human Needs), and how can you fulfill this need less expensively?

#	ITEM/ACTIVITY	\$ SAVED PER WEEK	ALTERNATIVE/LOW OR NO COST WAY OF FULFILLING THE SAME NEED
1			
2			
3			
Grand Total of Cost Per Week:			
Grand Total of Cost Per Year: <i>Multiply the above x 52 weeks</i>			

*Remember, this is **FOUND MONEY**. Where are you committed to reallocating these dollars to add the most value to your life (e.g., eliminate your debt, increase your investments, retirement plan, etc.)?*

ADDITIONAL WAYS TO SAVE

Here are just a few ways you can save money. What else can you add to the list?

<p>FINANCIAL</p> <ul style="list-style-type: none">• Pay off your credit cards at the end of the month• Pay off your mortgage early• ATM Fees - Next time you're at an ATM, double the amount you withdraw - you can cut these fees in half. This does NOT mean you can spend more money!• Broker Fees - Trade online or through Discount Brokers• Late Fees - Avoid fees for bill payments (set up autopay whenever you can)	<p>INSURANCE</p> <ul style="list-style-type: none">• Avoid double coverage• Drive an older car• Raise deductibles (i.e. from \$250 to \$1000)• Investigate to see if you can consolidate policies• Inquire about discounts (ex: "multi-car," "good driver," or "good student" for child) <p>HOME</p> <ul style="list-style-type: none">• Rent out a room or second home on AirBNB or get a roommate on Roomster
<p>TRANSPORTATION</p> <ul style="list-style-type: none">• Buy a pre-owned car• Carpool• Use public transportation• Buy an electric bike instead of a car• Use Uber or similar transportation• Find the lowest gas prices: www.gasbuddy.com (also available as an app)	<p>TAXES</p> <ul style="list-style-type: none">• Start a home-based business• Know what you can write off (and save those receipts)• Refinance and consolidate credit card and personal loan interest

<p>FOOD</p> <ul style="list-style-type: none"> • Bag lunches vs. eating out every day • Bring snacks and drinks rather than using vending machines • Eat leftovers • Use grocery coupons • Shop with a list (avoid purchases that are not on the list) • Buy fruits and vegetables in season • Have a drink at home before or after dinner (vs. paying 3 times for the drink at a restaurant) • Make your own organic coffee or tea at home • Prepare a meal plan for the entire week and only purchase what you need for that plan 	<p>UTILITIES</p> <ul style="list-style-type: none"> • Turn out the lights when you leave the room (this helps the environment as well!) • Pay close attention to your phone bill for inaccurate charges or fees • Use fans instead of the air conditioner & wear a sweater instead of turning up the heat • Shop for a cheaper ISP (Internet Service Provider) • Consolidate loads of laundry • Use e-mail or chat online rather than long distance phone calls (Skype, Zoom, What's App) • Unplug unused appliances (printers, clocks in a guest room)
<p>TRAVEL/VACATIONS</p> <ul style="list-style-type: none"> • Travel in the off-season • Use discount travel websites like Travelocity, Expedia, or Orbitz • Travel with friends or a ski club, for example, for group rates • Join airline frequent flier programs to accrue rewards • Take advantage of loyalty plans for travel. • Rent an AirBnB and make meals at home 	<p>PERSONAL</p> <ul style="list-style-type: none"> • Get books from library rather than purchase, or exchange with friends • Purchase magazine subscriptions instead of buying issues individually from the newsstand • Buy clothes that don't need to be dry-cleaned • Eliminate unused streaming and monthly subscription services

NOTES

CUT YOUR MORTGAGE IN HALF

Homeowners, you can literally cut your mortgage term in half simply by making extra principal payments!

The next time you write your monthly mortgage check, write a second check for the “principal only” portion of next month’s payment. This, by the way, is usually the smallest portion of the payment. For most mortgages, the monthly payment is a constant number; in our example it’s \$1,000. Usually only a small portion of that \$1,000 monthly payment goes towards paying off the actual principal of the mortgage itself. Remember, when the principal is paid off the loan is paid off.

Example of a typical mortgage:

MONTH	PAYMENT	PRINCIPAL	INTEREST	BALANCE
JAN	\$1,000	\$40.00	\$960.00	\$98,172.85
FEB	\$1,000	\$40.39	\$959.61	\$98,132.45
MAR	\$1,000	\$40.79	\$959.21	\$98,091.66
APR	\$1,000	\$41.10	\$958.81	\$98,050.47

In the example above, when you make the January payment, you can also write a second check for the “principal only” part of the following month’s payment, in this case, \$40.39 for the February payment. Then, you will not have to pay the interest on \$40.39 when making the February payment. The following month, make the March payment for \$1,000 and pay the “principal only” portion of the April payment for \$41.10. Continue to do this every month, and you will never have to pay interest on the principal that has been pre-paid. Consistently following this strategy will enable you to pay off a 30-year mortgage in 15 years! This is a powerful strategy for saving a tremendous amount of money on your interest payments and cutting the term of your mortgage in half.

**You can find many amortization schedules and calculators online.*

CREATE A SPENDING PLAN

Commit to create a spending plan. Remember, you cannot manage what you don't measure. Work with a financial advisor (or create a plan yourself using a simple spreadsheet) so that you decide in advance where to spend your money.

SHOP SMART EXAMPLE QUESTIONS

1. Am I really getting the most for my money from this expense?
2. Have I attempted to negotiate a better price or terms on this expense?
3. Have I really shopped this out for the best deal?
4. Where can I get the same or better quality for less?

1. Figure out your core expenses for living:

- | | |
|---|------------------------------------|
| a) Mortgage/rent | d) Food (groceries and dining out) |
| b) Utilities and taxes (property taxes, etc.) | e) Insurance |
| c) Transportation (car, gas, maintenance) | f) Retirement |

2. Pay yourself first. Subtract your core expenses for living (in #1 above) from your total income per month. Then, decide how much money you can comfortably save and put this money aside each month before you do anything else. This way you will not be tempted to spend it. (One of the things you can do to support you in this process is to set up an auto-withdrawal with your bank so that the money you want to save is automatically deducted from your paycheck before you ever even see it and it put directly into your savings account.)

3. Decide that it is a 'must never' for you to withdraw money from your savings account unless it's an emergency (e.g. money that you have put aside for saving)

4. Finally, commit to an amount of money you can spend (using the income that's left over after paying #1 and #2 above) on the following discretionary items:

- | | |
|---|---|
| a) Basic entertainment (e.g., movies, shows) | d) Vacations/travel homes, cars, boats, etc. |
| b) Children's education (you may decide to put this under #1 depending on your point of view) | e) Any other toys! (e.g., jewelry, cars, additional expense in #1 depending on their importance to you) |
| c) Clothing or 'luxury' items | |

5. Now track it! Each month save all of your receipts and compare where your money goes vs. Where you had planned to spend it! This will help you make any necessary adjustments along the way so that you can keep yourself on track.

The above steps are just a rudimentary way of creating a basic spending plan. Again, you can seek the assistance of a financial advisor and/or use various tools such as 'Quicken' to create a spending plan and track your expenses.

2 EARN MONEY

Here's how you can do it:

1. Add more value.
2. Change positions at your company.
3. Get a second job.
4. Ask your spouse or partner to get a job/second job.
5. Start a business part time.
6. Start a business full time.
7. Buy a business with little or no money down.
8. Become a business partner.

The key strategy for earning more money is extremely simple and powerful. To figure out how to earn more money, figure out how to _____
_____!

It is possible to earn twice as much money in the same amount of time? Three times as much?

Ten times as much? The answer is yes—IF you add twice as much value in the same amount of time, or ten times as much value in the same amount of time.

Remember the principle of _____. You may not see the result of your efforts immediately.

Answers: add more value, lag time

3 GET A BETTER RETURN ON YOUR INVESTMENTS

1. This requires more risk.
2. **The Rule of 72 at work:** to find out how long will it take for your money to double at a given compound interest rate, simply divide 72 by the interest rate.
3. Another way to increase your return on illiquid investments is to save on taxes

Consider the following two examples for a \$100,000 investment over a five-year period.

% RETURN INTO 72	APPROXIMATE YEARS TO DOUBLE
5%	14
6%	11
8%	9
10%	7
12%	6
14%	5
16%	4.5
18%	4.0
20%	3.5

EXAMPLE A			EXAMPLE B	
YEAR	RETURN	PRINCIPAL	RETURN	PRINCIPAL
1	11%	111,000	8%	108,000
2	15%	127,650	8%	116,640
3	10%	140,415	8%	125,971
4	-16%	117,949	8%	136,049
5	12%	132,103	8%	146,933%

With just two loss years, the more volatile investment trails by nearly 10% in value at the end of ten years when compared to a steady 8% return.

TAX-FREE EXCHANGE

- An illiquid investment realizes income as it appreciates in value but does not pay tax on that increased value until the income is recognized for tax purposes.
- If an asset is sold outright, income is recognized on the sale, even if the money is later reinvested in similar property. However, income is not recognized if property is traded under IRS Tax Code Section 1031 in a like kind exchange. Like kind exchanges can be done with a third party through an escrow agent; however, the escrow agent must be knowledgeable in Sec. 1031 exchanges and must be careful to meet all of the qualifications of such an exchange.
- Trades of stock, bonds, interests in partnerships, or other exceptions listed in Sec. 1031(a)(2) do not qualify for deferral of tax. Disposal of these assets in a trade or sale do result in income being recognized.
- Finally, trades with related parties or trades for foreign property do not qualify.

4 GET LUCKY

1. Win the _____!
2. Have your _____ _____ cut (highly unlikely).
3. _____ it.
4. Win a _____ show or _____ show.

Answers: lottery, taxes completely, inherit, game, reality

5 CHANGE YOUR LIFESTYLE

This does not necessarily mean _____ your lifestyle.

REMEMBER

If you lived in Los Angeles on a salary of \$100,000, how much would the same lifestyle cost you in other cities?

North America

New York City, New York \$121,000
 San Francisco, California \$119,000
 Boston, Massachusetts \$100,000
 Honolulu, Hawaii \$100,000
 Chicago, Illinois \$100,000
 San Diego, California \$100,000
 Portland, Oregon \$90,000
 Toronto, Canada \$88,000
 Vancouver BC \$85,000
 Austin, Texas \$82,000

Europe

Zurich, Switzerland \$124,000
 London, UK \$122,000
 Paris, France \$100,000
 Stockholm, Sweden \$91,000
 Dusseldorf, Germany \$79,000
 Brussels Belgium \$78,000
 Berlin, Germany \$77,000
 Rome Italy \$76,000
 Vienna, Austria \$75,000

Asia

Singapore, Singapore \$100,000
 Hong Kong, China \$111,000
 Tokyo, Japan \$91,000
 Beijing, China \$66,000

Australia/New Zealand

Sydney, Australia \$ 114,000
 Auckland, New Zealand \$105,000
 Melbourne, Australia \$90,000
 Brisbane, Australia \$84,000

Compare your city to other around the world online!

www.expatistan.com/

Answer: lower

6 INVEST IN YOUR DEBT TODAY, IN ORDER TO PAY YOURSELF TOMORROW

Having debt is like owning a bucket with holes. Every time you fill it up, all the water leaks out, leaving you frustrated and drenched. In the end, you are left with nothing but an empty and useless bucket. Owing money can cause this type of financial overwhelm. Essentially, you are paying more to use other people's money. Late fees, finance charges, and over the limit fees pile up — before you know it, you can be in over your head.

You've heard it many times, but it is worth emphasizing: Paying off your debt is one of the best ways to save money. This is because the interest you pay on most loans (particularly credit cards) is much higher than the interest you get with most savings accounts. For every dollar that you repay this money, you'll reduce next month's interest charge. Thus, you've really saved money by paying all or part of your credit card balance.

So, in order to achieve the financial freedom you dream of, you must create and commit to a plan to eliminate your personal debt (credit card, student loan, auto loan, and other debts) and then start saving. This will make more money available to put towards you reaching your goals and living the life you desire.

REMEMBER

Paying off your debt is one of the best ways to save money!

RISK MANAGEMENT

When it comes to investing, risk management is the concept of making sure that you've managed your exposure to financial loss. For investors who have already set up a disciplined savings plan or accumulated substantial assets, the greatest threat to their financial independence is a catastrophic loss from something happening outside the markets and outside their control. With a good plan, all of your risks are under control regardless of the markets, allowing you to stick with your strategy.

Here are the components of an effective risk management plan:

1. **Life Insurance:** At the event of your death, an insurance company will pay the beneficiary a certain amount of money.

It's important to customize your insurance to fit your specific situation. While term insurance is the most appropriate type of insurance for most Americans, insurance agents don't often recommend it because it results in the lowest commission for them. Other countries have similar types of insurances. Do your homework to ensure you have the right insurance package for you and your family.

2. **Disability Insurance:** Similar to life insurance, the purpose of paying for disability insurance is to transfer a little bit of your wealth to an insurance company in exchange for a stream of income to help meet your family's needs should you become permanently disabled.
3. **Long-term Care:** Make sure you have a plan for long-term care, should you need it. The cost of long-term care and/or nursing homes varies depending on where you live in the world. For some with a large enough portfolio, a properly structured investment allocation would spin off the money needed to cover the cost of long-term care. For others, a long-term care policy might make sense. Work with your financial planner to determine the right course of action for your specific situation.
4. **Health Insurance:** Depending on where you live, without health insurance, expenditures for all but the most routine office visits can quickly balloon beyond the means of most families. Because of this, health insurance is a must for most individuals. In addition to basic health insurance, find out if your employer or plan offers a flexible spending account (FSA) or a health savings account (HSA) as these tools will help you with the cost of medical expenses.
5. **Homeowners & Auto Insurance:** Homeowner's insurance protects you by covering damage to your home, within the limits of your policy. Similarly, if you own a car, in most places you're legally required to purchase auto insurance to drive on major roads.
6. **An umbrella Policy:** An umbrella policy is an excess-liability policy that covers you above and beyond the liability limits of your home and auto policies. While it's important that you look for a policy that makes sense for your situation, the right policy can serve as a catch-all that keeps you protected from a number of specific and highly-risky situations.

ESTATE PLANNING

Once you have a personalized financial plan that you feel confident in, it's time to look beyond how your plan will benefit you and to focus on who will benefit from your assets after you're gone. There's one constant in this world: no matter how successful your plan is, there will be a time when you're not longer around to enjoy it. And if you don't plan accordingly, the government will be waiting with outstretched hands.

When should you start focusing on estate planning? If you don't have any of the following documents in place, the time is right now!

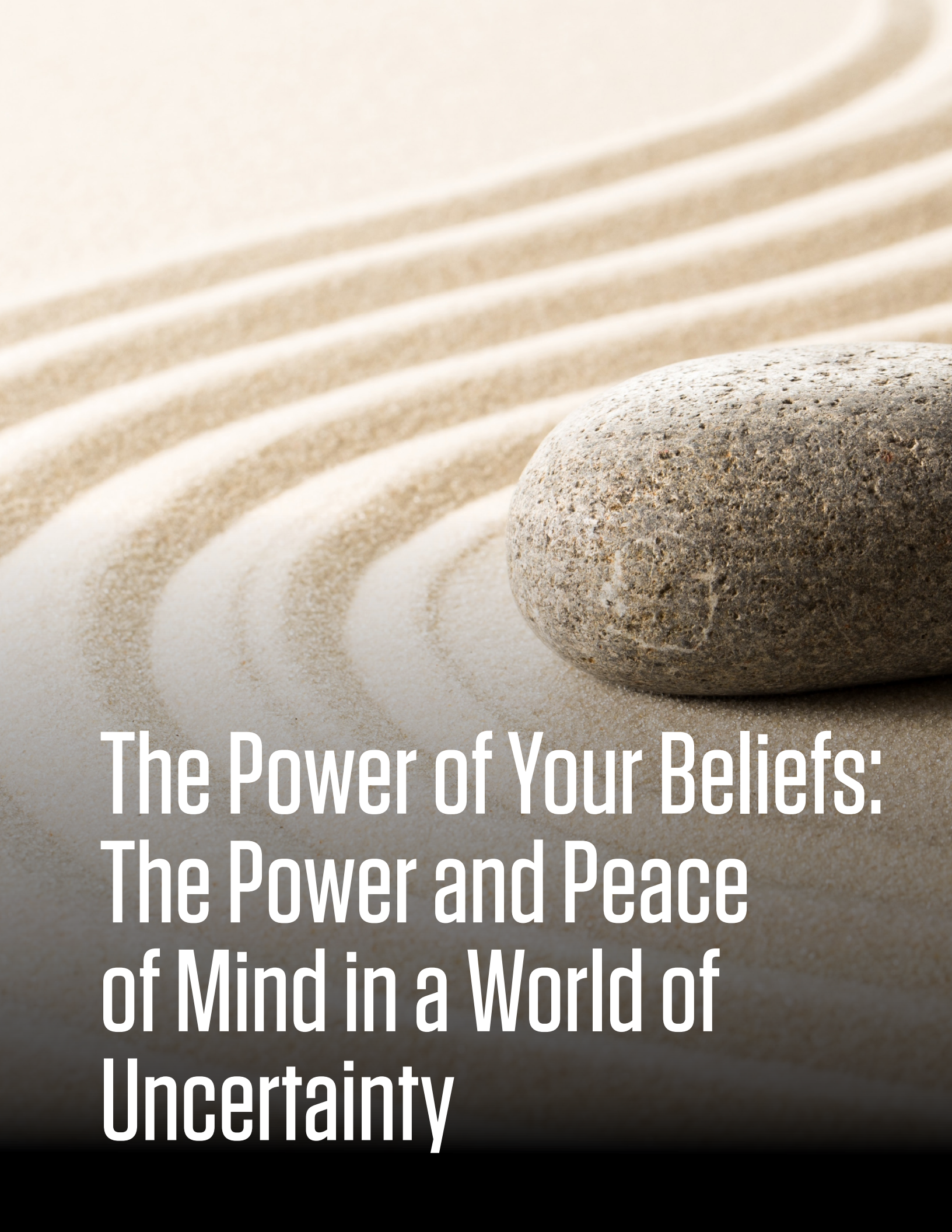
There are four main issues you need to address with your estate plan:

1. Incapacity Planning
2. Distribution of Assets
3. Avoiding Probate
4. Minimizing or Eliminating Estate Taxes (which includes Charitable Planning)

Work with your financial planner to discuss the best vehicles (wills, powers of attorney, trusts, etc.) to address these issues effectively for your specific situation.

*Summarized from "The Path: Accelerating Your Journey to Financial Freedom"
-Peter Mallouk, with Tony Robbins*

NOTES

A close-up photograph of a zen garden. The foreground is dominated by a dark, smooth, rounded stone. Behind it, the sand is meticulously raked into a series of concentric, wavy lines that recede into the background, creating a sense of depth and tranquility. The lighting is soft and warm, highlighting the textures of the sand and the stone.

**The Power of Your Beliefs:
The Power and Peace
of Mind in a World of
Uncertainty**

NOTES

“Money is nothing more than a reflection of your creativity, your capacity to focus, and your ability to add value and receive back.”

— Tony Robbins

THE POWER OF BELIEFS

Is there a difference between being financially independent and being truly wealthy? Financial independence is an economic standard that can be attained when you follow the right strategies and guidelines. **True wealth, however, comes from not only attaining the economic measures you desire, but from experiencing the ongoing feeling of absolute abundance** — a sense of emotional strength and happiness, emotions of gratitude for all the privileges we share, and the opportunities to enjoy, have, do, be, and give so many things in life!

Most people don't master the art of financial abundance because they don't realize that riches do not come from money. **True riches can only come from one thing: an affluent psychology.** Remember, 80% of success in life comes from your psychology and only 20% of it is from the mechanics of how to achieve. You can learn the mechanics (the tools, strategies, investment vehicles, etc.) but if you don't practice the psychology that creates this wealth, then you will never create lasting wealth and happiness. The truth is you need both psychology and the tools to attain what it is you truly want.

Creating a psychology of wealth starts with understanding the barriers that can prevent you from taking advantage of all the opportunities available to you. The first barrier most people encounter when mastering their finances is BELIEFS. Most of us, when we examine this issue, will discover that we have developed myriad belief systems that do not support us, or that send us in conflicting directions. We think, "I don't have the time to master this," "this is too complex", "I don't deserve to be massively wealthy," "I'll deal with it later," or "I can't control the markets." **What are the belief systems you have developed (many unconsciously) that could be preventing you from maximizing your potential?**

Conversely, what are the beliefs you hold that are already supporting you or that you can adopt to catapult you reach your dreams even more quickly? Perhaps you believe that, "I am the only person who is in control of my finances," "What I measure, I can manage more effectively," "There are many opportunities available for accumulating wealth when I focus on it," or "There are so many resources available to support me in the process." Maybe you realize you are already wealthy because you feel grateful for everything you already possess; emotionally, spiritually, with your family and friends, etc.

Use the pages that follow to capture the belief systems that disempower you and to create and install new beliefs that will propel you toward experiencing massive wealth. Be sure to review these frequently and to condition the new, empowering beliefs into your physiology (through incantations, repetition with emotional intensity, etc)!

NOTES

EXERCISE: LIMITING BELIEFS

Capture the limiting and/or destructive beliefs you've had in the past about money and wealth.

What would I have to believe in order to feel disempowered or immobilized? What are the consequences of those beliefs?

NOTES

EXERCISE: EMPOWERING BELIEFS

The truth that sets me free: What would I have to believe in order to feel empowered and succeed in this area? **The reality that empowers me is:**

SIR JOHN TEMPLETON

Sir John Templeton graduated from Yale University and was a Rhodes Scholar at Balliol College, Oxford university. He was universally regarded as a pioneer in the development of high-yield globally diversified mutual funds, founding the highly successful Templeton Growth Fund and Templeton World Fund.

Born in rural Winchester, Tennessee, John Templeton once dreamed of a career in full time religious service. His first major philanthropic endeavor was in 1972 through the establishment of the Templeton Prize for Progress in Religion. Today the Templeton Prize is the world's largest monetary award at roughly \$1 million. The first Prize was given to the late Mother Teresa of Calcutta. Since then, the Templeton Prize has been awarded each year recognizing a living individual who has shown extraordinary originality in advancing humanity's understanding of God/or spirituality. Other past recipients include the Reverend Billy Graham, author Aleksandr Solzhenitsyn, and theoretical physicist, author Paul Davies.

In 1987, John Templeton was knighted by Queen Elizabeth II for his philanthropic efforts, including his endowment of Templeton College, Oxford. After selling the Templeton Group of mutual funds in 1992, Sir John focused his talents on pioneering new ways to create value and stimulate progress through philanthropy. Since then, he authored and edited over a dozen books. One of his more recent, *World Wide Laws of Life*, is a collection of 200 eternal spiritual principles drawn from the works of essayists and philosophers ranging from Socrates to Benjamin Franklin.

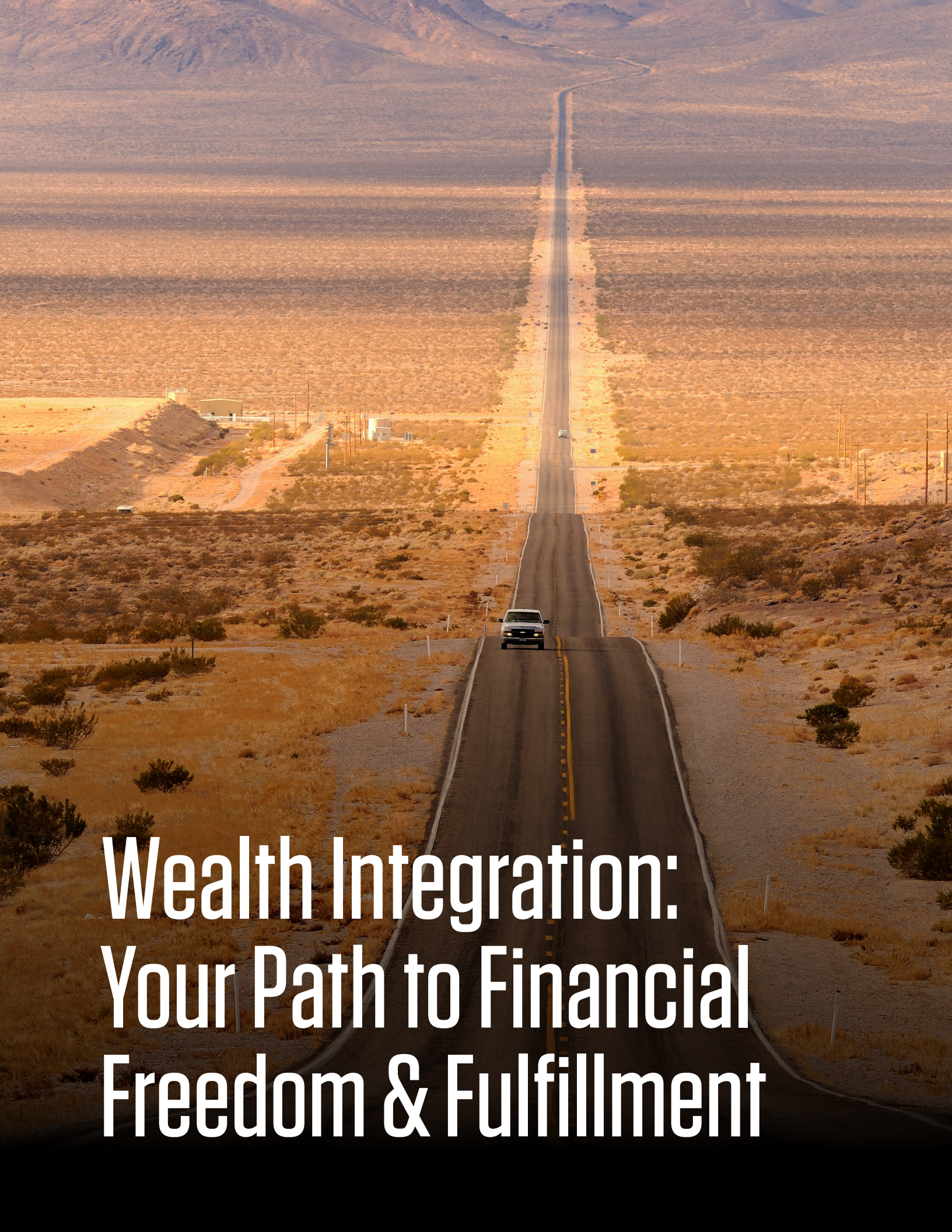
Even into his late eighties, Sir John continued to work vigorously as a full-time philanthropist. Through the establishment of the John Templeton Foundation in 1987, Sir John utilized his personal wealth to support over a hundred programs worldwide, which serve three chief purposes. The first is to stimulate serious, rigorous, progress-generating links between the sciences and all religions. The Foundation encourages development and scientific discovery in the spirit of a "humble approach," which recognizes the wisdom of the maxim "how little we know, how eager to learn." The second purpose is to promote appreciation for character-building as integral to a free democratic society. The third purpose is to encourage appreciation for the benefits of freedom, and free, fair and open competition as a basic principle of prudence and success in culture, religion, politics and economic life.

JOHN TEMPLETON'S STRATEGIES FOR SUCCESS

\$10,000 invested in the Templeton Growth Fund at its inception in 1954 would be worth millions today. Here are some of his guiding principles:

1. Look for stocks selling less than replacement values, corporate takeovers, companies repurchasing their own stock — these are times representative of stocks being cheap.
2. Avoid companies and industries subject to rate regulation and too much government intervention.
3. Be flexible. The “Dogs” of yesterday may be worth buying today due to deep undervaluation. (Look for depressed prices.)
4. Stay with disciplined investment decisions until prices rise to your target or the facts prove you wrong. This holding period may be for a long time.
5. Look for what earnings may be in 5-10 years.
6. Constantly make a list of what others are buying — and what others are selling.
7. Bear markets have always been temporary; share prices turn upward 1-12 months before the bottom of the business cycle.
8. If a particular industry or type of security becomes popular with investors, that popularity will always prove temporary and, when lost, won't return for many years.
9. The key measurements over time are earnings and book value.
10. If you do what others are doing, you will have the same results as they do.
11. Forget “outlooks” and “trends” and look only for “values”.
12. When any method for stock selection becomes very popular, then shift to the unpopular. Too many people following one formula will spoil it.
13. The best performance comes from an individual, not a group of committees.
14. Set priorities in life.
15. Diversification is of utmost importance — not only with stocks, for example, but among many different investment vehicles. Set specific allocations.
16. Save or invest 50% of everything earned.
17. What is a bargain? When the true value is more than the selling price.
18. You must keep fit mentally, physically, and spiritually to excel — and then you can always deliver more than promised.

NOTES



Wealth Integration: Your Path to Financial Freedom & Fulfillment

NOTES

*“In the end, money should serve something greater than just money.
It should serve you, your family, the people you want to touch.”*

— Tony Robbins

THERE ARE ONLY TWO MISTAKES YOU CAN MAKE

1. **You can take this casually.** Wealth Mastery requires focus, and it can produce extraordinary rewards. If you don't focus on mastering your finances, you'll have to pay the price that most everyone else pays: MASSIVE REGRET.
2. **You can put this off starting _____!**

BEWARE OF THE “ _____ ” SEMINARS

- Q.** Can someone be sincere and still give you inaccurate, poor, or even devastating financial advice?
- A.** _____, they can be _____ wrong!

Answers: immediately, coffee shop, yes, sincerely

10 COMMANDMENTS OF FINANCIAL INDEPENDENCE



1. **KNOW YOUR OUTCOME:** Clear, specific, and measurable goals. Make the most important financial decision (% you are going to put aside no matter what). 5 FINANCIAL DREAMS: Know what the numbers are. Ignite the game with excitement.



2. **ASSET ALLOCATION:** The most important decision you're ever going to make. You have created an asset allocation plan where you've decided a fixed percent of your assets to place in each bucket in order to maximize opportunities and protection. BONUS: Do you know the exact numbers in cash and percentages for each bucket?



3. **FINANCIAL PLAN:** You have created a core, conservative financial plan with clear deadlines for the achievement of your financial dreams. JACKPOT: The power of absolute certainty.



4. **TAX CONTROLS:** You have a plan to manage/protect your investment taxes in order to be certain in your ability to secure your financial freedom and/or retirement. You have a plan to legally eliminate or reduce taxes on your retirement plan—and as a result, lower the critical mass number needed to achieve financial security, vitality, independence, freedom, and absolute financial freedom. BONUS: Massive tax reduction to accelerate your financial freedom.



5. **INFLATION & DEFLATION:** You have a clear vision of what to look for, and look out for in terms of inflation and deflation as well as clear strategies to take advantage of either. You know how to protect yourself and/or take advantage of either of these economic conditions. BONUS: You think like an investor/banker, not a consumer.



6. **ALTERNATIVE INVESTMENTS:** You constantly update and determine the best vehicles that can give you maximum protection and/or maximum growth in the current financial “season.” Your research, knowledge, and skill give you not only a significant but a giant potential advantage in the investment landscape.



- 7. LIFETIME INCOME PLAN:** You have secured the income you need for life and own a system that will ensure you never run out of money in your lifetime. Your lifetime income plan has diversity and maximized the available protections, so that you will have the income you need for life.
-



- 8. CERTAINTY & POWER — EMOTIONAL FITNESS:** You own yourself and know your identity with a sense of certainty that you can win no matter what. You have mastered your moods/emotions and can shift to create a greater quality of life in a moments notice. Your core state is one of appreciation, gratitude, and joy. You consistently do this and know your own patterns as well as other key people in your life. **BONUS:** You use the tools and strategies to create new habits and ever increasing joy.
-



- 9. A PLAN TO CONSISTENTLY MEASURE & IMPROVE: BLUEPRINT / LIFE CYCLES / 10 COMMANDMENTS:** You continue to schedule, review, and update the system of expanding your new economic wellbeing, your new psychological skills & advantages, your new sophistication, and your new execution. **KEY:** Measure consistently in a timely fashion so you can stay on track with your financial plan.
-



- 10. YOU ARE WEALTHY: YOU'VE CREATED A LIFESTYLE WHERE YOU FIND JOY IN THE PRESENT WHILE YOU CONSISTENTLY ENHANCE YOUR COMPELLING FUTURE:** You are truly wealthy because you find a way to savor each and every moment. You live in a state of appreciation, not expectation. You're always looking for ways to add value to everyone around you. You are wealthy and you are constantly trying to find more ways to not only enjoy the moment, but to create a better tomorrow for yourself and others. You appreciate what's coming while you take massive action to convert your financial dreams, goals, and rewards into the lifestyle you love. You're constantly growing and you have compelling plans within a clear timing and you've learned to reward yourself with jackpots along the way that pull you forward and constantly excite you and those you love and serve.

10 THINGS TO REMEMBER

1. FOLLOW THE BASIC FINANCIAL PRINCIPLES:

1. Spend less than you earn and invest the difference.
2. Diversify — Divide savings for maximum returns.
3. Investing consistently over time will show compound rewards.
4. Pay yourself first.

2. EXPLORE WAYS TO MAKE MORE MONEY:

1. Think outside the box.
2. Ask, “How can I add more value?”
3. Continuously develop new relationships.

3. START A SAVINGS PLAN:

1. You must save at least 10% (ideally 20%) — the more the better.
2. Automate your savings as much as possible.
3. Reward yourself and create good feelings for following through on your savings plan.

4. ALLOCATE YOUR ASSETS:

1. Your ultimate goal is to fill your security bucket to the brim!
2. Create a balanced approach to allocating your assets.
3. Spread out your risk, no matter how much money you start with.

5. DETERMINE WHAT STRATEGIES YOU WILL START WITH:

1. You only need one or two strategies to start with.
2. Determine your security bucket strategies.
3. Determine your growth bucket strategies.
4. Most wealth has been created by having a strong buy & hold strategy.

6. OPEN AN INVESTMENT ACCOUNT:

1. You have a choice between brokers and fiduciaries.
2. Be picky! Choose an advisor who is legally required to act in your best interests.
3. Don't be afraid to fire your broker and move to an advisor you works for YOU, the client!

7. DEVELOP A LIST OF TOOLS:

1. Research constantly! Stay active in finding the most up to date sites.
2. Read and use the information in your Wealth Mastery manual.
3. Subscribe to outstanding newsletters.

8. INVEST!

1. Be in a peak performance emotional state before investing.
2. Have a clearly defined plan — failing to plan is planning to fail.
 - a. Create a net worth statement.
 - b. Know your financial goals and develop a financial plan.
 - c. Run a financial projection to estimate your income for the future & determine how much you need to invest for financial freedom.
 - d. Determine if you need to adjust your goal.
 - f. Have a goal and strategy for each investment.
 - e. Construct a customized portfolio:
 - i. Start with a cash reserve for an emergency.
 - ii. Pay off debt.
3. Build a portfolio that aligns with your goals.
4. Revisit your plan consistently.
5. Play for the long term. Don't just be a one year wonder.
6. Ultimate Rule: Don't mess it up.

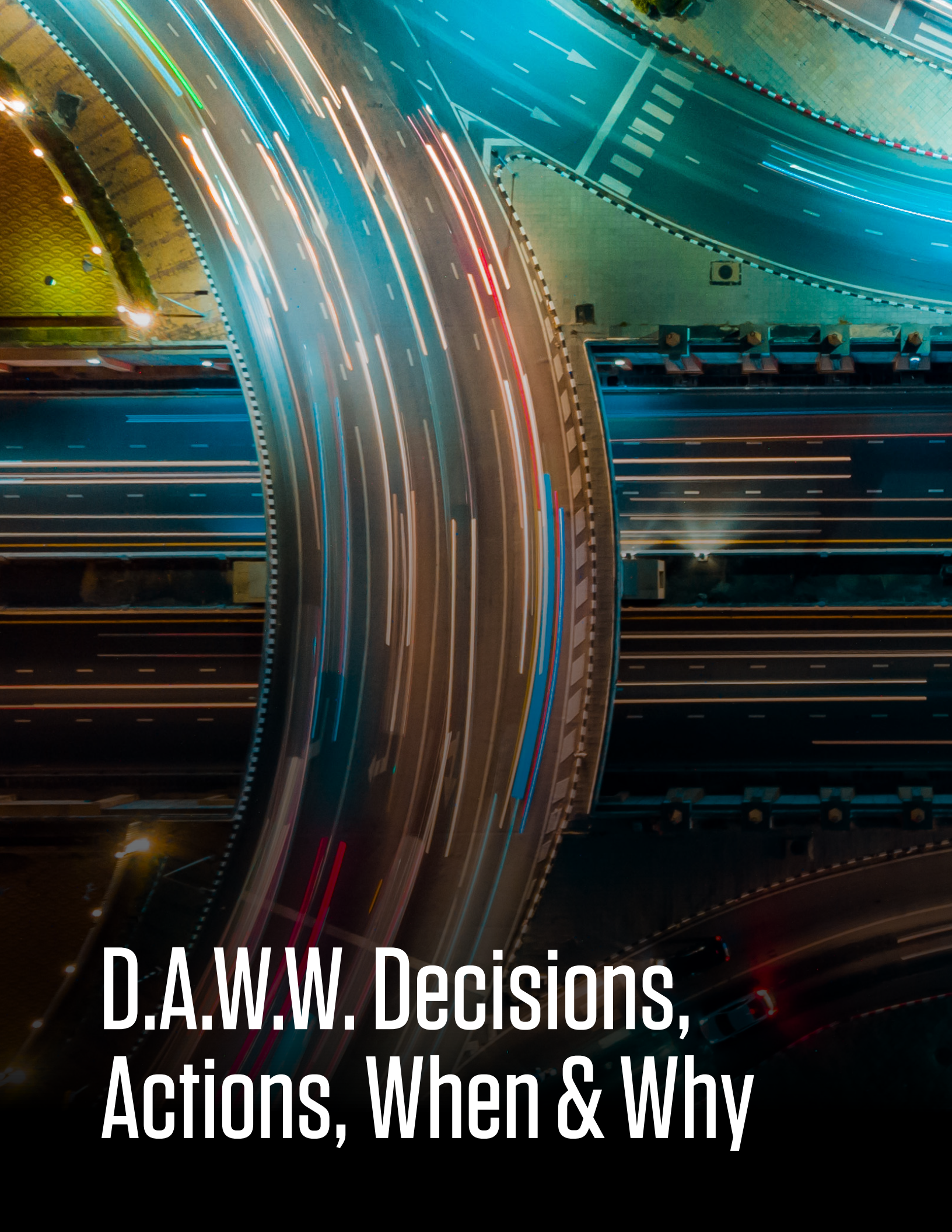
9. ALLOCATE YOUR ASSETS:

We're going to say it twice: Allocate your assets. It's that important!

10. INTEGRATE INVESTING INTO YOUR LIFE:

1. Enjoy the challenges.
2. Find a coach or mentor to speak with regularly.
3. Make investing a family activity.
4. Use the time you spend creating wealth as a vehicle to enhance all areas of your life.
5. HAVE FUN!

NOTES



D.A.W.W. Decisions, Actions, When & Why

NOTES

“Execution will trump knowledge every day of the week.”

— Tony Robbins

D.A.W.W.: DECISIONS, ACTIONS, WHEN & WHY			
Decisions / Actions	By When	Leverage / Why	Resources

D.A.W.W.: DECISIONS, ACTIONS, WHEN & WHY

Decisions / Actions	By When	Leverage / Why	Resources

D.A.W.W.: DECISIONS, ACTIONS, WHEN & WHY			
Decisions / Actions	By When	Leverage / Why	Resources

D.A.W.W.: DECISIONS, ACTIONS, WHEN & WHY

Decisions / Actions	By When	Leverage / Why	Resources

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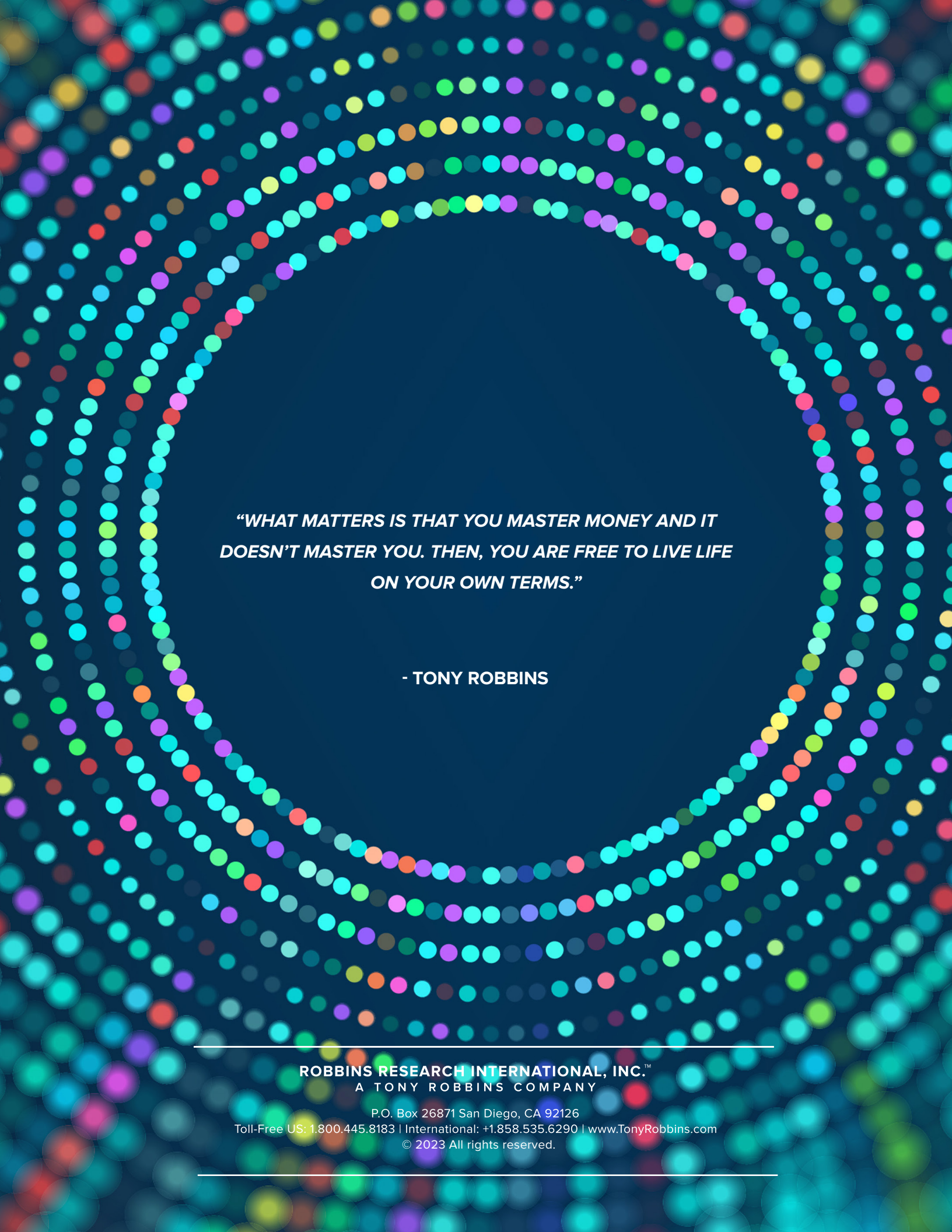
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“You either master money, or, on some level, money masters you.”

– Tony Robbins



***“WHAT MATTERS IS THAT YOU MASTER MONEY AND IT
DOESN’T MASTER YOU. THEN, YOU ARE FREE TO LIVE LIFE
ON YOUR OWN TERMS.”***

- TONY ROBBINS

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