



FINANCIAL FREEDOM

A SIMPLE SYSTEM. **PROVEN PRINCIPLES.** FREEDOM FOR LIFE.



GROWTH



RETIREMENT



INCOME



PROTECTION



SAVINGS

TAKE CONTROL. **BUILD WEALTH.** LIVE FREE.

DEBT TO 6 FIGURE PORTFOLIO

WHO AM I?



FROM **MINIMUM WAGE** TO
~\$200K+ **INCOME** IN UNDER 4 YEARS



~\$150K+ **INVESTED**
BY AGE 30
USING A SIMPLE, REPEATABLE STRATEGY



TEACH A **NUMBERS-FIRST** SYSTEM
FOCUSED ON LONG-TERM
MARKET OWNERSHIP



NO SYSTEM = NO WEALTH

MOST PEOPLE STAY BROKE

— FOR ONE REASON —

THE PROBLEM



THEY MAKE MORE



THEY SPEND MORE



THEY REPEAT



NO SYSTEM = NO WEALTH

INCOME INCREASE

— REALITY CHECK —



**INVESTING =
INCONSISTENT**

START. STOP. REPEAT.
NO CONSISTENCY, NO COMPOUNDING.



**SPENDING
INCREASES**

LIFESTYLE EXPANDS.
MORE INCOME. MORE EXPENSES.



**THE CYCLE
CONTINUES**

MAKE MORE. SPEND MORE.
STAY BROKE.

**INCOME
INCREASES**



**WEALTH
STAYS FLAT
OR FALLS
BEHIND**



**SAVINGS
DON'T GROW
NO REAL PROGRESS**



**SPENDING
INCREASES**
LIFESTYLE
EXPANDS

**THE CYCLE
NEVER ENDS**

MORE INCOME \neq MORE WEALTH

THIS ISN'T GUESSING - THIS IS MATH

THE SHIFT



THIS IS **STRUCTURE**



THIS IS **PREDICTABLE**



WE BUILD **SYSTEMS**



GUESSING



SYSTEM



RESULTS

NO SYSTEM = NO WEALTH

DOLLAR VS INFLATION

— THE MARKET ALREADY WORKS —



VS



INFLATION
SILENTLY STEALS

10%
AVERAGE ANNUAL
RETURN



MARKET GROWTH
BUILDS REAL WEALTH

INVESTING IS SIMPLE | NOT EASY

MARKET TRUTH

— THE MARKET ALREADY WORKS —



**THE MARKET
GOES UP OVER TIME**

History doesn't lie.



**TIME IN THE MARKET
BEATS TIMING THE MARKET**

Patience > Predictions.



**STAY CONSISTENT
COMPOUNDING DOES THE REST**

Small actions. Big results.



INVESTING IS SIMPLE | NOT EASY

\$1,000/MONTH

CONSISTENCY WINS

NOT LUCK. STRUCTURE



\$1,000 INVESTED MONTHLY
AUTOMATE IT. PROTECT IT.
DON'T SKIP IT.



MARKET DOES THE HEAVY LIFTING
10% AVERAGE ANNUAL RETURN
TIME COMPOUNDS WEALTH.



CONSISTENCY CREATES FREEDOM
STAY DISCIPLINED
THE RESULTS FOLLOW

10%
AVERAGE
ANNUAL RETURN



TOTAL INVESTED (YOUR MONEY):
≈ \$240,000



FINAL VALUE:
≈ \$700,000
IN RETIREMENT

NOT LUCK. STRUCTURE. | CONSISTENCY WINS.

UPSKILL WEALTH FORMULA

1. UPSKILL



INCREASE YOUR
EARNING POWER

2. LIVE BELOW
YOUR MEANS



KEEP MORE.
BUILD WEALTH.

3. INVEST



PUT YOUR MONEY
TO WORK

4. COMPOUNDING



TIME MULTIPLIES
YOUR MONEY



FINANCIAL
FREEDOM



UPS
KILL
GROWS YOU.



LIVE BELOW
YOUR MEANS
KEEPS IT.



INVESTING
PUTS IT TO WORK.



COMPOUNDING
CREATES WEALTH.

FOUR STEPS. ONE SYSTEM. FINANCIAL FREEDOM.

MOST PEOPLE **LOSE**



INDEX STRATEGY

- ✓ OWN THE WHOLE MARKET
- ✓ LOW FEES. MAX RETURNS
- ✓ COMPOUND OVER TIME



STOP TRYING TO **BEAT THE MARKET**
SO DON'T PLAY THAT GAME



PROFESSIONALS **STRUGGLE**

- ✗ MOST DON'T OUTPERFORM
- ✗ HIGHER FEES. LOWER RETURNS
- ✗ CONSISTENTLY UNDERWHELMING



THE MARKET AVERAGE
WINS OVER TIME

VS



MOST UNDERPERFORM
OVER TIME



OVER **90%**
OF PROFESSIONAL FUND MANAGERS
UNDERPERFORM THE MARKET

Source: SPIVA® U.S. Scorecard

STOP GAMBLING. **START OWNING.** | **BUILD WEALTH.**

VOO TOP 500 PUBLIC AMERICAN COMPANIES



LARGEST COMPANIES



DIVERSIFIED LEADERS



LOW COST HIGH QUALITY

VTI TOTAL AMERICAN STOCK MARKET



WHOLE MARKET



THOUSANDS OF COMPANIES



TOTAL DIVERSIFICATION



KEEP IT SIMPLE



STAY CONSISTENT



LET TIME COMPOUND



FOCUS ON OWNERSHIP

— OWNING — THE SYSTEM



“BUY THE HAYSTACK”

— JOHN BOGLE

DON'T PICK WINNERS. OWN EVERYTHING.

TIME > TIMING

THE MARKET REWARDS **PATIENCE**, NOT PREDICTIONS.

SHORT TERM = EMOTIONAL



REACT TO NOISE

NEWS. TWEETS. OPINIONS.
EMOTIONS DRIVE DECISIONS.



BUY HIGH, SELL LOW

CHASE THE HYPE.
PANIC ON DIPS.



TREAT INVESTING LIKE **GAMBLING**

HOPE FOR LUCK.
EXPECT QUICK WINS.



BURN OUT & **QUIT**

INCONSISTENT. FRUSTRATED.
GIVE UP BEFORE RESULTS.



PEOPLE DON'T FAIL
THEY QUIT.



TIME WINS

LONG TERM = MATHEMATICAL



IGNORE THE NOISE

FOCUS ON WHAT MATTERS.
STAY IN THE GAME.



CONSISTENCY COMPOUNDS

SMALL ACTIONS.
BIG RESULTS OVER TIME.



LET MATH DO THE WORK

TIME + COMPOUNDING
CREATE WEALTH.



DISCIPLINE > EMOTION

STICK TO THE PLAN.
TRUST THE PROCESS.



PEOPLE DON'T FAIL
THEY STAY.

CONTROL WHAT YOU CAN: **TIME IN THE MARKET.**

GRIPS SCORE

YOUR FINANCIAL SCORE /20

G

GROWTH



- ✓ Do you invest for your future?
- ✓ Do you have a clear money goal?

/4

R

RETIREMENT



- ✓ Do you have a retirement account?
- ✓ Do you know how much you need to retire?

/4

I

INCOME



- ✓ Do you have more than one source of income?
- ✓ If your main income stopped could you cover at least 3 months of bills?

/4

P

PROTECTION



- ✓ Do you have life insurance?
- ✓ Do you have a will or basic estate planning set up?

/4

S

SAVINGS



- ✓ Do you have at least 3 months of bills saved?
- ✓ Do you save money every month on purpose?

/4



YOUR TOTAL SCORE

/20

10 - 13

14 - 17

18 - 20

AT RISK

ON TRACK

FINANCIALLY STRONG

MAJOR IMPROVEMENT NEEDED

GOOD FOUNDATION, KEEP BUILDING

STAY CONSISTENT, COMPOUND FREEDOM



WHAT GETS MEASURED
GETS MANAGED.



REVIEW REGULARLY.
ADJUST OFTEN.



FOCUS TODAY.
FREEDOM TOMORROW.



SPENDING & EMERGENCY FUND



SPEND WITH PURPOSE
Track it. Plan it. Control it.



BUILD YOUR SAFETY NET
3–6 Months of Essential Expenses Saved.



PEACE OF MIND
Protect your plan from life's surprises.



**LIFE HAPPENS.
BE PREPARED, NOT SCARED.**



**MORE INCOME.
MORE FREEDOM.**



**AUTOMATE TODAY.
THANK YOURSELF LATER.**



**FOLLOW THE PLAN.
FINISH STRONG.**

THE PLAN



INCREASE INCOME

- ✓ Grow your skills and value
- ✓ Ask for more. Deliver more.
- ✓ Create multiple income streams



**MORE INCOME.
MORE OPTIONS.**



AUTOMATE INVESTING

- ✓ Pay yourself first
- ✓ Automate consistently
- ✓ Let time + compounding do the work



**CONSISTENCY
CREATES WEALTH.**



STAY ON TRACK

- ✓ Review regularly
- ✓ Adjust when needed
- ✓ Stay focused on your long-term goals



**DISCIPLINE TODAY.
FREEDOM TOMORROW.**

DO IT YOURSELF

NOW YOU HAVE THE SYSTEM



**YOU CAN DO IT
YOURSELF**



STAY CONSISTENT

Daily actions. Long-term results.
Discipline beats motivation.



OPTIMIZE FASTER

Track performance. Cut waste.
Adjust and improve quickly.



EXECUTE CORRECTLY

Follow the plan. Avoid costly mistakes.
Compound over time.



**THE CHOICE IS YOURS.
BUT THE RESULTS AREN'T.**



**OR WORK WITH ME
TO EXECUTE THIS CORRECTLY**



EXPERT GUIDANCE

Avoid guesswork and costly mistakes.
Get proven strategies that work.



ACCOUNTABILITY & SUPPORT

Stay on track with someone in your corner.
Breakthroughs happen faster.



MAXIMUM RESULTS

Optimize your plan. Protect your time.
Build wealth with confidence.



**FASTER PROGRESS.
STRONGER FUTURE.**

OR



THE SYSTEM IS SIMPLE.

EXECUTION IS EVERYTHING.



**YOUR FUTURE.
YOUR CHOICE.**