



Strategy Session Guide

"3-6-9 Financial Transformation"

Answer Key



2. Objectives: 2

- A) Current Lifestyle → paid for by Labor
- B) Future Lifestyle → comes from Investments

Social Security & Pensions no longer work.

(Government) (Corporate America)

4. Challenges: 4

- A) Inflation → The "Silent Income Killer"
- B) Taxes → Take the 1st 1/3 of Your Income.
- C) Debt → Take the 2nd 1/3 of Your Income.
- D) Big Business → Take the Final 1/3 of Your Income.

3. Solutions: 3

W-2 (3 Days): "Cash" 1099 (6 Weeks): "Asset" Investor (9 Mths): "Cash"

Taxed @ 28% - 33%

I Work, I'm Taxed, I Spend

Cash Flow Management

A) Minimize Taxes

(See IRS Doc: Revisit Your W4)

B) Minimize Debt

C) Minimize Expenses

Taxed @ 18% - 23%

Biz Work, Biz Spends, Biz Taxed

Business Income

A) Invest \$35/Mth

B) Write off your lifestyle

C) Earn \$3 - \$5 - \$8 Mth

Taxed @ Less than 15%

\$Works, Reinvest, More\$\$

Investment Income

A) Capital Gains

B) Dividends

C) Yourself

#2: "I'm IN, (\$35/Mth) for the strategy!" or #1: "I'm IN, (\$35/Mth to earn BONUSES & RESIDUAL INCOME!!"