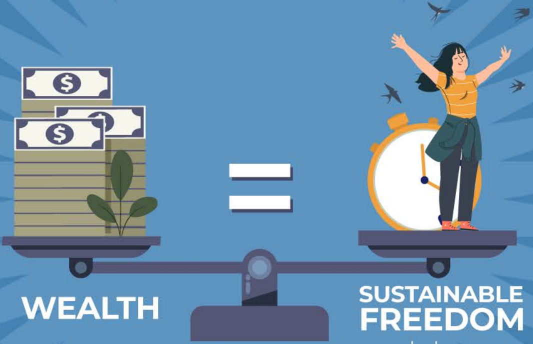
www.TheWealthBuildingBlueprint.com

THE WEALTH BUILDING BLUEPRINT



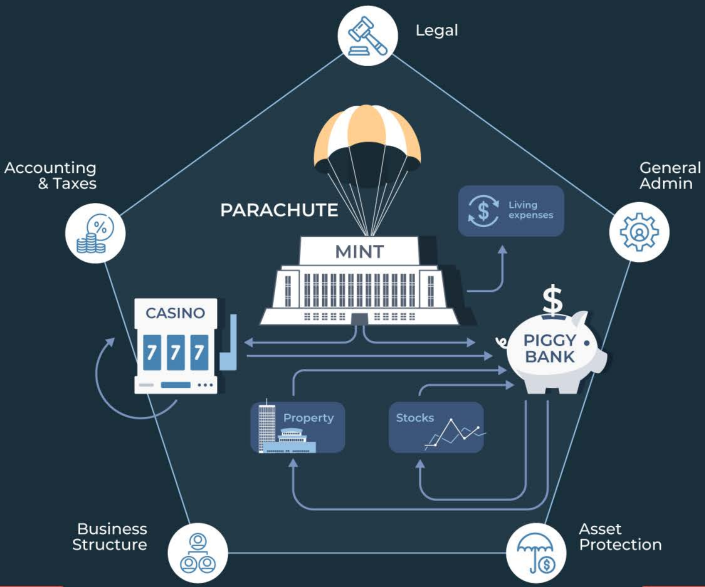
WEALTH = SUSTAINABLE FREEDOM

Sustainable, meaning you've got enough of it to last your lifetime.

And Freedom, meaning you no longer have to work for money, but money works for you.

WITH THE RIGHT RECIPE, ANYONE CAN BECOME WEALTHY

THE WEALTH BLUEPRINT



Legal

Accounting & Taxes

General Admin

PARACHUTE

MINT

Living expenses

CASINO

PIGGY BANK

Property

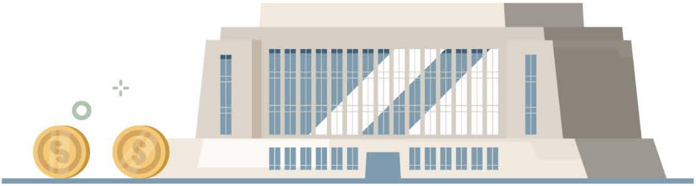
Stocks

Business Structure

Asset Protection

THE MINT

THE PLACE YOU MAKE THE MONEY YOU CAN INVEST



KEY INGREDIENTS

MONEY 1

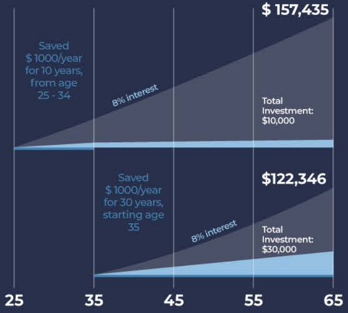
The more money you have in your system,
the faster your wealth will grow

2 COMPOUNDING

WHAT IS YOUR MINT?

- ☐ *Your day job?*
- ☐ *Your business?*
- ☐ *A side-gig?*
- ☐ *Inheritance?*
- ☐ *Savings?*
- ☐ *A combination of these?*
- ☐ *Something else?*

POWER OF COMPOUND INTEREST



EXAMPLE: MY MINT IS A SET OF ONLINE BUSINESSES

Physical product brands that I own

- Sold online
  (Amazon.com, our own stores)
- Sold offline
  (main street retail such as Walgreens, CVS, etc)

Dropship eCommerce stores

Wholesale eCommerce

An affiliate marketing business

An education business

- Coaching & consulting
- Group training programs

A hosting company

Several software companies

AN ONLINE BUSINESS CAN BE AN AMAZING WAY TO GENERATE EXTRA MONEY TO FUEL YOUR WEALTH BUILDING PLAN. CONSIDER:

- Dropshipping Via Your Own eCommerce Stores
- Selling Your Own Brands Of Physical Products On Amazon.com
- Selling Other People’s Products Using Affiliate Marketing
- Providing Online Marketing Services To Local Businesses
- Digital Product Creation

HOW MUCH MONEY DO YOU NEED?

The great thing about investments is that there is no lower limit. In saying this, the more you can invest, the more the machine can work for you.

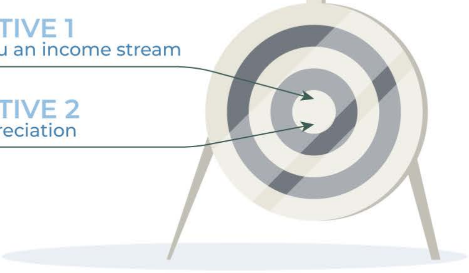
An investment injection of $20,000/year can quickly fuel your wealth building.

Once you’ve got money available to invest, the next step in my wealth blueprint is to actually invest it. That’s where the ‘Piggy Bank’ comes into play...

THE PIGGY BANK

SIMPLE, LOW RISK, HANDS-OFF INVESTMENTS

of your investment funds go here



OBJECTIVE 1
To give you an income stream

OBJECTIVE 2
Asset appreciation

PIGGY BANK INVESTMENT RULES

SIMPLICITY 1

Your Piggy Bank investments should NEVER be a time suck. Your time is best spent generating money in The Mint, not in managing your Piggy Bank investments.

2 SET-AND-FORGET

As an extension of Rule #1, your Piggy Bank investments should be automated and hands-off as possible.

This Wealth Building plan leverages two strategies, each holding about 45% of your disposable investment capital

PROPERTY INVESTMENTS

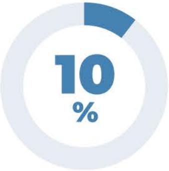
- Passive Income
- Appreciation
- Diversified
- Starting cheap is fine
- Just get on the ladder

STOCK INVESTMENTS

- Don’t try to beat the market, rather buy the entire market
- How? Index funds
- Growth for 130 years (and counting)
- Get good council
    - Look for a fiduciary → Ethically and legally bound to act in your best interests
    - Customized plan
    - Don’t sell their own mutual funds
    - Responsive

THE CASINO

HIGHER RISK ▸ HIGHER REWARD



of your investment funds go here

Casino projects are where you’re swinging for a ‘Home Run’, these projects are big money makers or highly valued companies that can be sold for mega-bucks.

Shopify	**Seal Software**	**AdEspresso**
An eCommerce platform started in 2008, now worth	Acquired by DocuSign for	Acquired by Hootsuite for
$100B	**$188m**	**$20m**

ARE YOU AN ENTREPRENEUR?

Consider investing 10% of your investment capital into a project of your own. It's often better to back yourself than some other high-risk opportunity.

NOT AN ENTREPRENEUR?
OR DON'T HAVE ANY GOOD IDEAS?

- ✓ Speak to your stock broker
- ✓ Find another start-up to invest in

THE PARACHUTE

YOUR FINANCIAL SAFETY NET

Hope for the best, prepare for the worst. Your Parachute is designed to protect you if your investments fail, if your bread-and-butter income dries up, or if disaster strikes.

A
DON'T BORROW TOO MUCH

- Being over-leveraged is the #1 cause of financial difficulties
- Deliberately build an under-leveraged portfolio

PARACHUTE PRINCIPLES

B
MAINTAIN LOW OVERHEADS

- Make sure your 'burn-rate' is well below your earn rate
- Don't keep money-sucking liabilities that can't easily be eliminated

It's better to be under-leveraged and live a lower-cost lifestyle than be over-leveraged with a high burn-rate. You need to figure out what you're comfortable with, and apply that to your plan.

C
DIVERSIFY YOUR PASSIVE INCOME

- Diversification is the key to maintaining your wealth
- Passive income from different sources gives you stability

D
GET INSURANCE

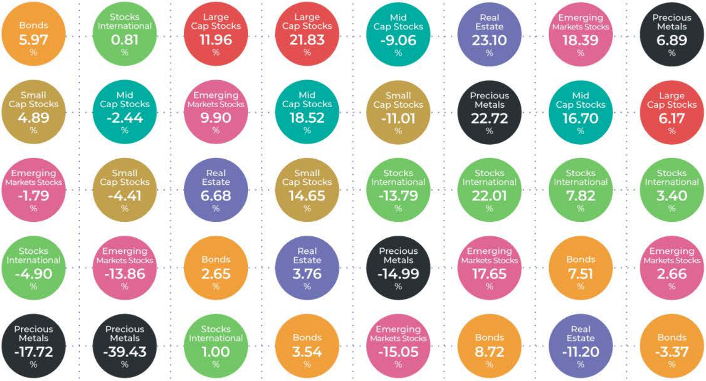
- Don't be penny wise, pound foolish
- Be willing to spend a little to protect your most valuable assets

E
DIVERSIFY YOUR ASSETS

- Diversify across different asset classes (eg. Property and Stocks, not JUST Property)
- Diversify within asset classes (don't just buy one type of property or one type of stock)
- Diversify across time (plan to keep investing over time, and continually add to your investment fund)
- Diversify across markets, countries and currencies (don't just focus on 'Large Cap' stocks, diversify into other asset classes as well)

THE IMAGE BELOW SHOWS THE ANNUAL RETURNS FOR SELECTED ASSET CLASSES SINCE 2014, AS YOU CAN SEE, THERE'S NOT MUCH OF A PATTERN HERE:

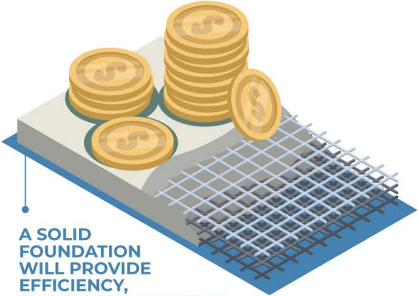
2014	2015	2016	2017	2018	2019	2020	2021 (Quarter 1)
Real Estate 32.00 %	Real Estate 4.48 %	Precious Metals 56.29 %	Emerging Markets Stocks 36.83 %	Bonds 0.01 %	Large Cap Stocks 31.49 %	Precious Metals 24.50 %	Small Cap Stocks 12.70 %
Large Cap Stocks 13.69 %	Large Cap Stocks 1.38 %	Small Cap Stocks 21.31 %	Precious Metals 32.83 %	Real Estate -4.22 %	Mid Cap Stocks 30.54 %	Small Cap Stocks 20.27 %	Real Estate 10.00 %
Mid Cap Stocks 13.22 %	Bonds 0.55 %	Mid Cap Stocks 13.80 %	Stocks International 25.03 %	Large Cap Stocks -4.38 %	Small Cap Stocks 25.52 %	Large Cap Stocks 18.40 %	Mid Cap Stocks 8.14 %



Bonds 5.97 %	Stocks International 0.81 %	Large Cap Stocks 11.96 %	Large Cap Stocks 21.83 %	Mid Cap Stocks -9.06 %	Real Estate 23.10 %	Emerging Markets Stocks 18.39 %	Precious Metals 6.89 %
Small Cap Stocks 4.89 %	Mid Cap Stocks -2.44 %	Emerging Markets Stocks 9.90 %	Mid Cap Stocks 18.52 %	Small Cap Stocks -11.01 %	Precious Metals 22.72 %	Mid Cap Stocks 16.70 %	Large Cap Stocks 6.17 %
Emerging Markets Stocks -1.79 %	Small Cap Stocks -4.41 %	Real Estate 6.68 %	Small Cap Stocks 14.65 %	Stocks International -13.79 %	Stocks International 22.01 %	Stocks International 7.82 %	Stocks International 3.40 %
Stocks International -4.90 %	Emerging Markets Stocks -13.86 %	Bonds 2.65 %	Real Estate 3.76 %	Precious Metals -14.99 %	Emerging Markets Stocks 17.65 %	Bonds 7.51 %	Emerging Markets Stocks 2.66 %
Precious Metals -17.72 %	Precious Metals -39.43 %	Stocks International 1.00 %	Bonds 3.54 %	Emerging Markets Stocks -15.05 %	Bonds 8.72 %	Real Estate -11.20 %	Bonds -3.37 %

THE FOUNDATION

THE GLUE THAT HOLDS EVERYTHING TOGETHER



A SOLID FOUNDATION WILL PROVIDE EFFICIENCY, SIMPLICITY, AND MORE PROTECTION.

CONSIDER:

- ✓ Business Structure
- ✓ Asset Protection
- ✓ Accounting & Taxes
- ✓ Legal
- ✓ General Admin

JUST GETTING STARTED?

GOOD NEWS

YOUR FOUNDATION WILL BE MUCH SIMPLER!

- You'll have a less complicated business structure
- You'll have less to protect
- You'll have fewer legal considerations
- And less admin

AS YOUR WEALTH GROWS, EVOLVE YOUR FOUNDATION SO THAT IT CONTINUES TO GIVE YOU ROBUST SUPPORT IN ALL AREAS.

As a starting point in getting your Foundation right, I recommend you speak to a local accountant who understands your local laws. Explain that you're going to be building up an investment over the years ahead, and need a simple business structure to house your operations. It doesn't need to be perfect, you can always make changes later.

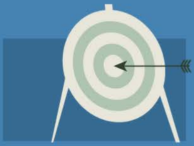
PUTTING THEORY INTO PRACTICE

1

MAKE SOME MONEY & SET AN INVESTMENT GOAL

Figure out how you're going to fund your investment. Do you have money already, or do you need to make some?

Consider starting an online business, this is the best way to quickly earn extra money without taking on any risk.



Decide on a yearly investment goal, the amount of money you'll inject into your Piggy Bank and Casino in year 1, year 2, and so on.

2

MAKE YOUR FIRST INVESTMENT

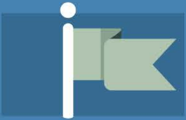
Get in the game as soon as possible.

Buy an investment property if you can afford one, consider working with a local property coach/mentor

Alternatively, invest in stocks and bonds (I recommend buying Index Funds). Seek help from a reputable wealth management company (search for 'Wealth Management Company in [YOUR COUNTRY]')

Remember the two investment objectives: Income & Appreciation

3 KEEP WORKING THE PLAN



The fastest way to grow your wealth is to have more money working for you. You can achieve this by pouring more money into your system.

Once your Mint and Piggy Bank are set and running and you're confident that you can grow your fund with new cash injections periodically (monthly or yearly), think about what you can do to generate more investment cash.

Do you have a high-risk/high-reward idea ('Casino') you can throw into the mix and dedicate a small percentage of your time and funds to? If so, add that into your portfolio using a small percentage of your investment funds and money that you feel comfortable about losing.

VALUABLE LESSONS

1 You can't get truly wealthy working for someone else, but you CAN use a day-job to **build a nice passive income** and set yourself up with a nice nest egg if you've got a good investment plan in place.

2. Most ‘high earners’ over-complicate their investment plan, or just don’t have one, and they suffer as a result. **Keep it simple.**

3. When it comes to investments, **magic bullets don’t exist.** If something sounds ‘too good to be true’, it probably is.

4. **Slow and steady wins the race.** Accumulating small wins adds up big, especially when compounding is added into the equation.

5. **You can’t time the market,** and anyone that tells you you can doesn’t know what they’re talking about or has some hidden motive.

6. The best time to start was **yesterday**, the next best time is **today**.

7. **Educate yourself continuously.** There are so many smart people out there who share lifetimes of investment know-how for a few bucks.

8. **Reward yourself.** Stop to acknowledge the wins, even when they’re small.

9. **Be patient, good things take time.** Results CAN be fast, but most likely they’ll be slow.

10. **Stay motivated.** To implement and stick to a plan like this you need a strong reason why. Figure out what motivates you, and remind yourself of that often.

11. **Mindset, mindset, mindset...** this is so critically important especially when it comes to investing.

RESOURCES

For more information about building an online business, subscribe at
www.AidanBooth.com

In no particular order, here is a list of valuable investment books and videos that will enlighten and educate you.

- **The Little Book of Common Sense Investing**, by John (Jack) Bogle
- **The 5 Mistakes Every Investor Makes**, by Peter Mallouk
- **Money: Master The Game**, by Tony Robbins
- **Rich Dad Poor Dad**, by Robert Kiyosaki
- **Principles: Life & Work**, by Ray Dalio
- ▷ **How The Economic Machine Works**, by Ray Dalio
  https://www.youtube.com/watch?v=PHe0bXAIuk0&t=1s
- **Things The Rich Don't Want You To Know**, by Noah Kagan
- **The Richest Man In Babylon**, by George Clason
- **Cashflow Quadrant**, by Robert Kiyosaki
- **How To Get Rich**, by Dennis Felix
- **The Intelligent Investor**, by Benjamin Graham
- **How Rich People Think**, by Steve Siebold
- **The Millionaire Next Door**, by Thomas J. Stanley & William D. Danko
- **A Random Walk Down Wall Street**, by Burton G. Malkiel
- **Unshakeable: Your Financial Freedom Playbook**, by Tony Robbins
- **I Will Teach You To Be Rich**, by Ramit Sethi
- **The Path**, by Peter Mallouk and Tony Robbins
- **One Up On Wall Street**, by Peter Lynch
- **The Psychology of Money**, by Morgan Housel

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