



THE
INFINITY
Wealth Tool

EXECUTION & *DISCOVERY*

MINDSET • PRINCIPLES • STRATEGIES
WHAT • WHY • LESSON • APPLY





THE INFINITY Wealth Tool

The Infinity Wealth Tool (I.W.T.) is a sequential series of reflective questions.

The I.W.T. helps you discover and document what is holding you back financially and subsequently guides you to identify a course of action to make progress continually.

One of the most important things we can do in any area of our life, especially money and finance, is to get clear.

Using the I.W.T. will assist you in this clarity. Slowing down in our lives to gain clarity on what we want, why we want it, and the first next steps to take are vital to experiencing success in any area of our life.

You are worth taking the time to answer the questions below and experience what you have always wanted.

Allow this exercise to empower you.

Life is infinite. It is. Or it isn't. That, my friend, is up to you. And when I say you, I am referring to your mindset, how you see the world. How you see it is how you experience it - in scarcity or abundance.

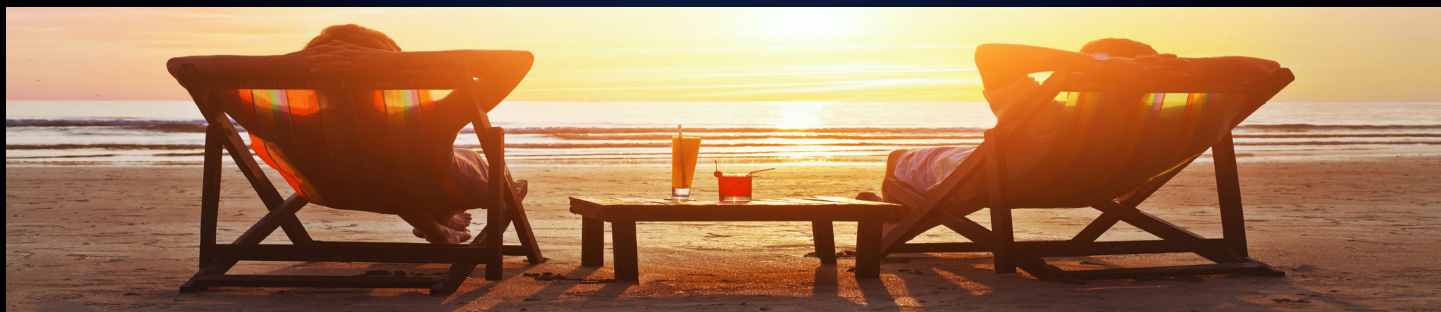
Pause momentarily, take a deep breath, hold it, let it out, and do a few more.

FULL NAME

At this moment, list five things you are grateful for.

- 1.
- 2.
- 3.
- 4.
- 5.

Use gratitude to center yourself - apply this exercise to all areas of your life.
Now, let's roll up our sleeves and go to work.





Financial Assessment

"The secret of getting ahead is getting started. The secret to getting started is breaking your complex overwhelming tasks into small manageable tasks and then starting on the first one."

- Mark Twain

DISCOVERY

WHAT

WHY

LESSON

EXECUTION

MINDSET

PRINCIPLES

STRATEGIES

APPLY



"Financial freedom is available to those who learn about it and work for it."

- Robert Kiyosaki



EXERCISE

ONE *Identifying the Cause*

Identify an area of your finances that causes the feeling of disappointment, frustration, anxiety, stress, or anger. As you meditate on that area, pay attention to how it makes you feel.

Now, complete the following:

In this area, who/what disappoints, frustrates, stresses, or angers you, and why?

I am

With

Because

How do you want the circumstance, situation, person, or event to change in this situation? What do you want to happen?

I want

To

In this situation, what counsel would you offer to the cause of the (Circumstance, Situation, or Event)? What do you need them to say, feel, or do?

I need

To

What about this (Circumstance, Situation, Person, or Event) do you never want to experience again?

I don't ever want





Now question each of your statements using the four questions below.

THE FOUR QUESTIONS

- 1. Is it true? (Y/N)

- 2. Can you absolutely know that it is true? (Y/N)

- 3. How do you react? What happens, when you believe that thought?

- 4. Who or what would you be without that thought?

Now, replace the words **I don't ever** want with **I am willing to** and **I look forward to**.

New Statement:

Now question your statement using the four questions below.

- 1. Is it true? (Y/N)

- 2. Can you absolutely know that it is true? (Y/N)

- 3. How do you react? What happens, when you believe that thought?

- 4. Who or what would you be without that thought?

I would be



EXERCISE

Identifying the Area of Opportunity

All areas of personal financial boil down to three **Financial Anchors**.

CASH FLOW



PROTECTION



WEALTH ACCUMULATION



CASH FLOW

Cash Flow is the cornerstone of a personal wealth strategy.

Cash Flow is the money that moves in and out of your personal or business finances.

Positive **Cash Flow** is when you have more money coming in than going out, and negative **Cash Flow** is the opposite.

Cash Flow gives you the freedom and flexibility to make informed decisions and achieve financial success.

Cash Flow has three fundamental tenets:

Certainty: Positive cash flow provides stability by ensuring you meet daily living expenses and avoid debt.

Liquidity: A strong cash flow ensures you have the liquid Assets necessary to cover unexpected expenses. It allows them to respond to opportunities and challenges without needing external financing or compromising long-term wealth accumulation.

Financial Independence: By prioritizing cash flow in investments, you can create streams of income that can replace your salary, allowing you to achieve financial independence.

PROTECTION

Prioritizing **Protection** in a wealth strategy ensures long-term wealth accumulation.

Events like job loss, disability, medical condition, death, divorce, lawsuit, or market volatility can disrupt wealth accumulation.

Implementing a **Protection** strategy for your assets and income can minimize the negative impact of disruptive events.

A **Protection** strategy focuses on securing your financial future by optimizing protection and managing risk with the least out-of-pocket expense.

With optimal **Protection** of your financial foundation, you can focus on wealth accumulation.



WEALTH ACCUMULATION

Wealth Accumulation is setting aside past and future cash flow into interest-bearing accounts, financial products, and investments.

Optimal **Wealth Accumulation** uses accounts, financial products, and investments centered around your knowledge, expertise, and control.

Focusing your knowledge, expertise, and control leads to the most wealth with the most certainty.



Financial Anchor Assessment

CASH FLOW

How would you rate your Cash Flow on a scale of 1-10?

1: Negative Cash Flow and High-Interest Debt

10: Setting aside at least 20% of my income to build wealth and have 6+ months of living expenses.

Where are you?

PROTECTION

How would you rate your Protection on a scale of 1-10?

1: I carry the minimum amount of asset and income protection.

10: My assets and income have optimal protection from job loss, lawsuit, disability, divorce, market volatility, and other external risks that would disrupt the growth of my wealth.

Where are you?

WEALTH ACCUMULATION

How would you rate your Wealth Accumulation on a scale of 1-10?

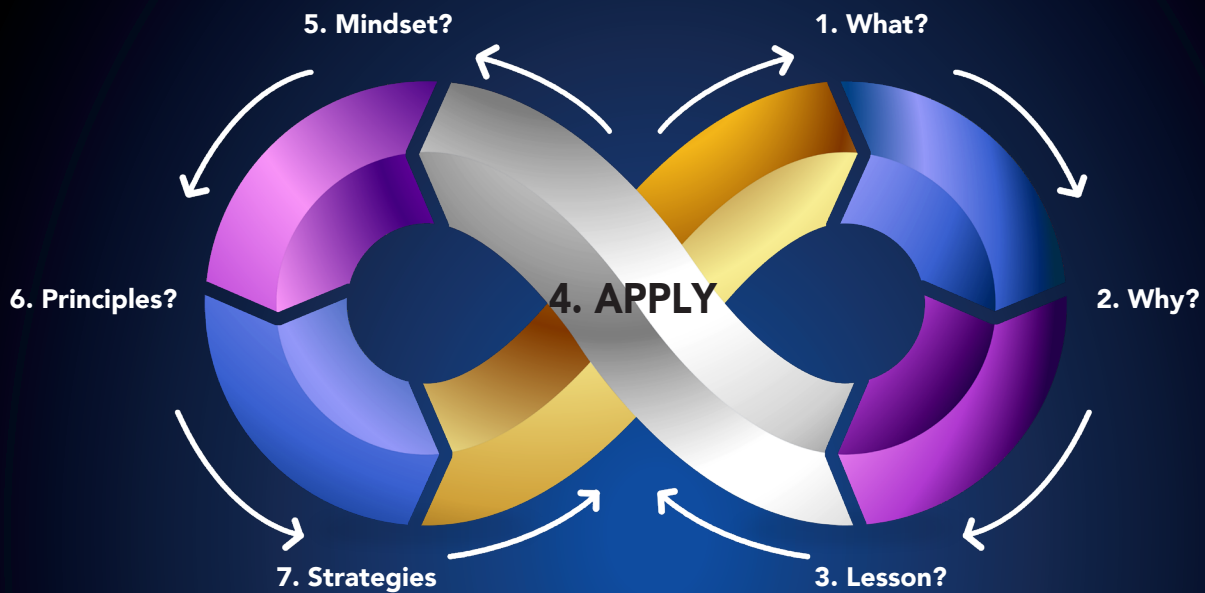
1: I have minimal investments and limited financial knowledge and experience to make informed decisions.

10: My wealth strategy is optimized around my knowledge, expertise, and control, and on track to achieve my pre-determined financial targets.

Where are you?



ORGANIZE YOUR DISCOVERY



WHAT

DESCRIBE THE CAUSE

What happened? (Describe what happened. Tell a story in your words). Go all out here. Really get into it.

DESCRIBE THE STORY

What story are you telling yourself about what happened?

WHY

DESCRIBE THE RELEVANCE

Why is this relevant now in your or others' lives? (write whatever comes to your mind. Remember, there are correct answers to all of these questions.)

LESSON

DESCRIBE THE LESSON

If your experience of the challenge was an educational course, what is the lesson from your challenge and story? (Stop, pause, big deep breath; what is the lesson from the above?)





MINDSET

A mindset is an “established set of attitudes, esp. regarded as typical of a particular group’s social or cultural values; the outlook, philosophy, or values of a person; frame of mind, attitude, [and] disposition.” It may also arise from a person’s worldview or beliefs about the meaning of life.

Mindset is everything. You know this. Pause for just a moment. If you and I were to view the world around us continuously and certainly view ourselves as not worthy and worthless, how would we experience the world?

What type of quality of life would we have?

What type of relationships would we have?

How would we wake up in the morning?

Eager and ready to go or depressed and struggling to want to get out of bed?

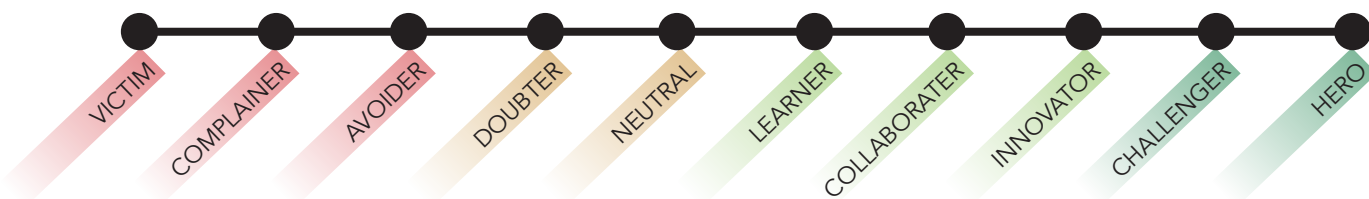
You and I have the power to create the mindset we want. Keyword, create. It takes work. Just like anything worthwhile in our lives. Reps, reps, reps. Repetitions. Working out consistently. Physical and, yes, mental reps.

So much in life is a need for clarity on what we value and really want.

Use the following scale to clarify what you want, why you want it, and the mindset to have it in your life.

Are you ready to assess your mindset?

Mindset Assessment Scale



VICTIM

Emotions: Helplessness, despair
Mindset: Blames external factors, feels trapped in circumstances.

COMPLAINER

Emotions: Frustration, dissatisfaction
Mindset: Focuses on problems, rarely offers solutions.

AVOIDER

Emotions: Fear, anxiety
Mindset: Escapes challenges, avoids responsibility.

DOUBTER

Emotions: Insecurity, uncertainty
Mindset: Questions abilities, lack self-confidence.

NEUTRAL

Emotions: Indifference, apathy
Mindset: Accepts the status quo, unengaged in growth or change.

LEARNER

Emotions: Curiosity, interest
Mindset: Seeks knowledge, open to new experiences.

COLLABORATOR

Emotions: Trust, empathy
Mindset: Works well with others, values teamwork.

INNOVATOR

Emotions: Creativity, enthusiasm
Mindset: Generates new ideas, embraces change.

CHALLENGER

Emotions: Courage, determination
Mindset: Faces obstacles head-on, pursues growth opportunities.

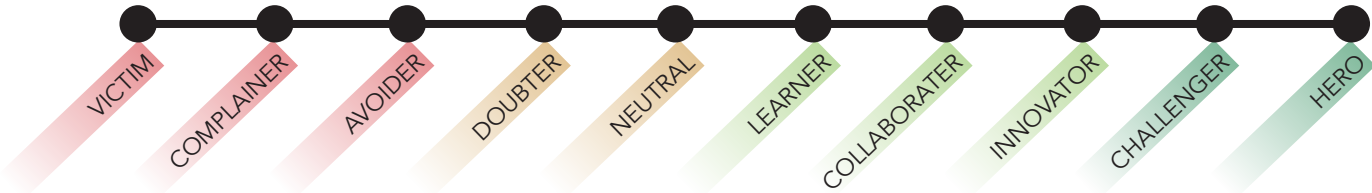
HERO

Emotions: Confidence, resilience Mindset: Takes full responsibility, inspires and uplifts others

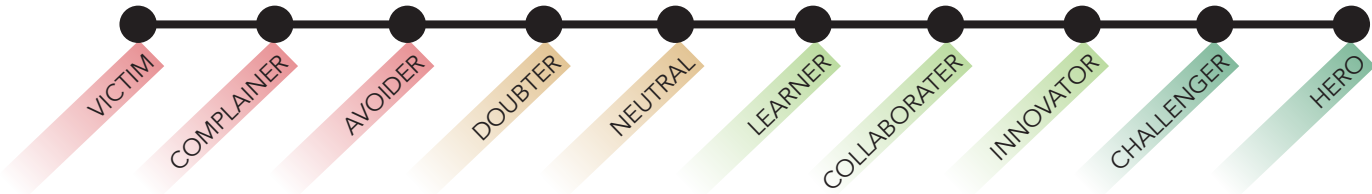


Personal Mindset Assessment

How would you rate your mindset at the beginning of this exercise?



What mindset must you replace it with to move forward with power, conviction, and confidence to overcome the challenge?





PRINCIPLES

A financial principle is a fundamental truth or guideline that helps you make sound financial decisions. A basic rule or concept leads to financial success when consistently applied over time.

CASH FLOW

Which Cash Flow principles are you following consistently?

Living off 80% of income

6-12 months of liquidity - buffering unexpected expenses.

Optimizing earned and passive income sources.

Optimizing expenses.

PROTECTION

Which Protection principles are you following consistently?

Risk Shifting - using insurance companies to protect assets and income efficiently.

Ownership Shifting - using legal entities to own assets.

Legacy Shifting to legal entities like trusts to ensure successful transfer upon death.

WEALTH ACCUMULATION

Which Wealth Accumulation principles are you following consistently?

#1 Asset - investing in yourself and your business to expand income.

Financial Literacy - expanding your financial literacy to ensure informed decisions.

Systems and Discipline - create and automate your wealth strategy. Adhere to your wealth strategy when new opportunities arise.

Risk Management - Optimize your accounts, financial products, and investments to achieve the highest returns with the least risk.





STRATEGIES

CASH FLOW

Spending Strategy

Debt Management Strategy

- Optimizing low-interest debt
- Eliminating high-interest debt

Tax Strategy

- Business
- Income
- Capital Gains
- Estate
- Consumption

Income Optimization Strategy

Business Optimization Strategy

PROTECTION

Asset Protection

P&C (Property and Casualty) Optimization

- Audit
 - Remove access or unnecessary coverage*
- Bundling with the same company
- Increase deductibles, hold deductibles in liquidity

Establish Liability Umbrella Policy as catch-all

Health Insurance Optimization

- HDHP
- Health Share Plans

Estate planning

- Establish
 - Wills
 - Trusts
 - Trust Directives
 - Medical Directive
 - Power of attorney
 - Additions/subtractions of beneficiaries

Estate planning continued...

- Update
 - Beneficiaries to add/subtract
 - Assets to add/subtract
 - Trust Directive update every 18 months
 - Estate Tax Evaluation

Asset Ownership

- Business
 - Audit Ownership Structure
 - Exit/Succession Plan
 - Core documents
 - Operating Agreement*
 - Buy/Sell Agreement*
 - Core Insurance
 - Key Person Life & Disability*
 - Buy/Sell Funding*
 - Employee Retention
 - Incentives Hierarchy*
- Assets
 - Physical asset protection by entity or trust.*

Income Protection

- Establish - Human Life Value
 - Death Benefit = 20X Income
 - Whole and term combination to reach H.L.V.*
- Disability - Human Life Value
 - Coverage = 60% of earned income
 - Maximize Employer and Executive Benefits*

WEALTH ACCUMULATION

Targets

Strategies



APPLY

The Formula for Execution

1 Three to Thrive

Three to Thrive is a simple yet profound strategy to ensure you take massive action.

The essence of “Three to Thrive” is identifying the three most crucial outcomes you want to achieve and then committing to the energy, focus, and time toward making them a reality.

STEP ONE - CLARITY

The first step is gaining absolute clarity about what you want. What three outcomes would make the most significant difference in your life? The key is to be specific and clear about what you want to achieve.

STEP TWO - COMMITMENT

Once you have your three outcomes, the next step is to commit to them fully. This means prioritizing them, dedicating time to work towards them each day, and not letting anything distract you from your path. It's about making a promise to yourself that you will do whatever it takes to achieve these outcomes.

Are you committed to taking massive action to achieve these outcomes? Y/N

STEP THREE - CONSISTENCY

The final step is consistency. Success doesn't happen overnight; it results from consistent action over time. It's about showing up daily, taking small steps toward your goals, and not giving up when things get tough. This consistency will ultimately lead you to achieve your three outcomes.

Are you committed to consistently dedicating the energy, focus, and time to achieving these outcomes? Y/N

2 *What*

THE CAUSE

What happened? (Describe what happened. Tell a story in your words). Go all out here. Really get into it.

THE STORY

What story are you telling yourself about what happened?

3 *Why*

THE RELEVANCE

Why is this relevant now in your or others' lives? (write whatever comes to your mind. Remember, there are correct answers to all of these questions.)

4 *Lesson*

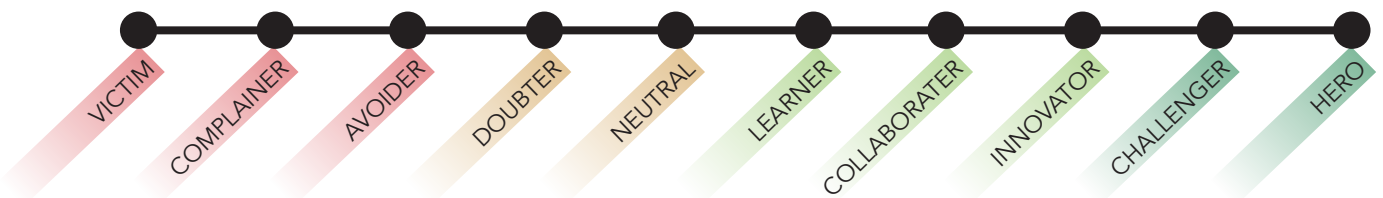
THE LESSON

If your experience of the challenge was an educational course, what is the lesson from your challenge and story? Stop, pause, big deep breath; what's the lesson from the above?

5 *Mindset*

YOUR MINDSET

What mindset must you carry to ensure the attitude, motivation, and conviction to take your wealth to the next level?





6 PRINCIPLES

YOUR PRINCIPLES

What principles must you follow to ensure success?

CASH FLOW

PROTECTION

WEALTH ACCUMULATION

7 STRATEGIES

YOUR STRATEGIES

What strategies did you discover that you must explore and deploy?

CASH FLOW

PROTECTION

WEALTH ACCUMULATION

Who must you connect with to deploy these strategies?

CASH FLOW

PROTECTION

WEALTH ACCUMULATION

8 APPLY

EMPOWERING APPLY STATEMENT

If you were the course instructor, what would you teach the students to apply to their life to avoid or overcome the specific challenges you are facing?

How would you apply this lesson, how would you teach others to apply it?

What is a new empowering story you would tell about the challenge? (Pause; now is your chance to rewrite the story. What do you now want it to be? What could it be?)

Our stories, our beliefs, become our reality. Remember, it's either working or not working.

SUBMIT HERE





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