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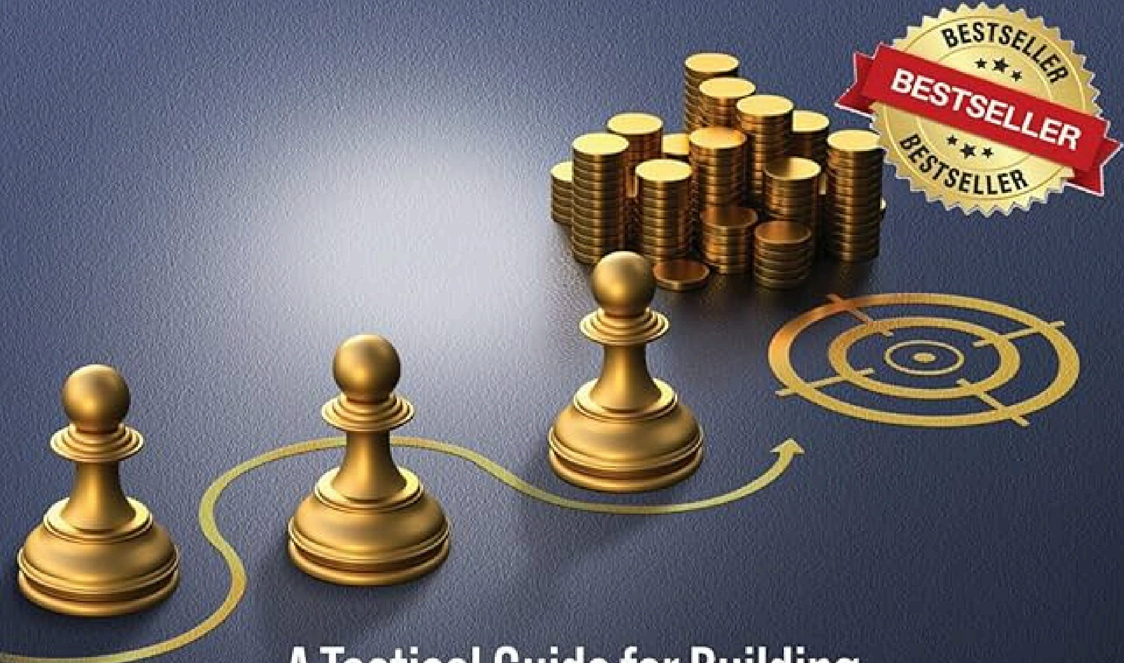

A Tactical Guide for Building

FINANCIAL FREEDOM

and Living Life on Your Terms

JEFF SMITH

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Introduction

"If you want to be financiallyfree, you need to become a different person than you are today andlet go of whatever has held you back in thepast."

Robert Kiyosaki

Introduction

Everyone talks about financial freedom, but most people have no idea what it takes to get there. After two decades in financial services, real estate investing, and business ownership, I've seen the inside of the system and let me tell you, the mainstream path doesn't work. The old playbook of 401(k)s, IRAs, pensions, and "just stick it out until you're 65" will never create true freedom. That system was built to keep you stuck, to keep you docile, to keep you trading hours of life for a paycheck while someone else builds real wealth with your time. In short, to make you a slave to the tax system.

That path never made sense to me and if you're holding this book, chances are it doesn't sit right with you either. You're hungry for more. More time. More autonomy. More control over your money, your schedule, and your future. You want to live on your terms, not someone else's. That’s why this book exists.

This is a blueprint for the same system that I (along with hundreds of others) have used to break out of the rat race, take control of my income, and build a life of freedom for my wife and our four kids. A life where we have location freedom, traveling full-time, while managing our portfolio of real estate businesses. I teach other men how to build their own empires through what I call the Seven Levels of Financial Freedom.

I didn’t grow up with money. I was raised by a single mom, a schoolteacher who worked her ass off for almost forty years. She taught me discipline and the power of consistency. But watching her struggle also taught me something else: the conventional path doesn't reward the people who work the hardest. It just keeps them barely afloat.

After serving in Special Operations and then getting pulled into the corporate world, I learned fast that the paycheck life wasn’t for me. I went from being surrounded by high-performing men with a mission to a sea of cubicles, fluorescent lights, endless meetings, and people who had given up on themselves years ago. I could feel my fire dying. I knew there had to be another way.

And so, I started building a new system piece by piece through modeling others. A system that puts you in control of your time and your income. A system that turns your money into momentum, so you can stop trading hours for dollars and start living the life you were truly meant to live.

This book is your roadmap. We'll walk through the Four F's: Fitness, Family, Finances, Freedom and explore how they intersect. Then I'll walk you through the Seven Levels: a tactical, repeatable framework for reclaiming your time, increasing your income, and multiplying your wealth through cash-flowing assets and the Infinite Banking Concept.

Here's the truth most people never hear: financial freedom isn't about retiring at 65 with a few bucks saved up. It's about having options NOW. It's about owning your time. It's about creating income streams that work whether you do or not, so you can show up fully as a husband, a father, and a leader.

And the best part? You can get there way faster than you think. Most men reach financial independence in as little as 2–7 years using this system. Whether you're starting with $500 or already earning six figures with capital to invest, this framework is proven. Your results will match your level of commitment to the process and your consistency.

This isn't theory. It's lived experience. It's what has allowed me to buy over $15 million in real estate, teach my kids how money actually works, and live a life completely on our terms.

So buckle up. We're going to rebuild how you think about wealth, time, and freedom from the ground up.

Let's get started.

Schedule a call with us to discuss becoming part of The Tactical Empire today.

Chapter 1
Unconventional Financial Thinking

"If you are not financially independent by the time you are forty or fifty, it doesn't mean that you areliving in the wrong country or at the wrong time. It simply meansthat you have the wrong plan."

Jim Rohn

When I was working in financial services, I realized very quickly that most people were playing the wrong game. They followed the same worn-out script: get a good job, contribute to your 401(k), and maybe retire at 65 if the market cooperates. That model isn't just outdated, it's broken.

I knew I wanted something different. At 26, I bought my first apartment complex. That one move flipped everything. I stopped asking, “How do I save enough money for what I want?” and started asking, “What asset can I buy that pays for what I want?”

That shift changes everything regarding your money mindset.

You don’t need to wait and save and hope. You need to build income streams that pay you whether you’re working or not. You need assets that spit off cash, not savings that sit there and shrink with inflation.

Relying on a job or a business you own is a risky game. I’ve seen layoffs wreck families. I’ve seen business owners chained to their own success. They make more money but lose even more time. And worse, they built a machine that can’t run without them.

That’s not freedom. That’s just a different kind of trap.

I Wanted to Be Present for My Kids

The moment it really clicked for me was when I looked at my kids and realized: I don’t want to miss this. I don’t want to be a “when we reach this point, things will be different” dad. I want to be there now while they’re still under my roof, while they still want to spend time with me.

That became the measuring stick for everything I built: does this give me more time with them, or take it away?

Start Small, Build Fast

The beginning always feels slow. You won't see huge results right away. But if you stack small wins with intention, momentum builds. You're not just making more money, you're building leverage.

You don't need to swing for the fences. Start with one asset. Learn taxes. Understand how the system works and how to make it work *for* you. The government rewards people who create jobs and housing. Learn how to play that game.

Self-Doubt Is the Enemy

Most people don't build wealth because they don't think they can. They've adopted limiting beliefs about money, success, and what's possible. Maybe they've made financial mistakes in the past. Maybe their parents modeled scarcity.

But here's the truth: your past doesn't define your future. The moment you decide to bet on yourself, the game changes.

Most people think too small. They settle for $80k a year and a week at the beach every summer. They don't realize they could build a portfolio that pays them that $80k every quarter — with time left over to actually live.

Conventional Advice Is Keeping You Broke

The school system, the government, and most of corporate America were never designed to create wealth for individuals. They were built to create profits, not to benefit the employees, and certainly not to create owners. The tax code isn't taught in school for a reason; it's a system that benefits those who are informed.

You're not crazy for questioning it. You're not selfish for wanting more.

You're waking up.

Build Real Skills

If you want to win in today's economy, you need three core skills:

- **Communication/Sales** – Learn how to communicate value and persuade.
- **Leadership** – Learn how to lead yourself and others.
- **Marketing** – Learn how to get attention and create trust.

You stack those with financial intelligence, and you become dangerous in a good way.

You’re Not Stuck

Italk to men every week who feel trapped in their job or business.They’re grinding, sacrificing, hoping for “someday.” But they haven’t stopped to ask, “What do I actually want?”

The moment you ask that question and get honest about the answer, everything starts to shift.

That’s what this book is about: building a system that puts you back in control.

This is your life, your journey to create and take control of. Freedom is the power to control as many aspects of your life as possible. Let’s Build!

Key Takeaways

- Most people follow a broken script and wonder why they feel stuck.
- The real shift comes when you stop trading time for money and start buying assets that produce cash flow.
- Conventional financial advice is designed to keep you compliant, not free.
- Your biggest enemy is small thinking and self-doubt, not your job and not the market.

- You don’t need massive capital to start, you need consistency and a commitment to learn.
- Building sales, leadership, and marketing skills gives you unfair leverage in any market.
- You’re not stuck unless you choose to be.

Chapter 2

What Do You Want?

"The great secret of getting what you want from life is to know what you want and believe you can have it."

Norman Vincent Peale

Let's get real: most people never stop long enough to ask themselves what they truly want out of life. They're too busy treading water, keeping the lights on, and reacting to life. They confuse motion with progress. But if you don't know what you're aiming for, no amount of hustle will get you where you want to go.

This is the part most people skip. They want freedom, they want options, but they haven't gotten crystal clear on the target. So insteadof building a life, they're just managing chaos.

What's Creating Friction in Your Life?

Start with this: what in your life right now is pissing you off, draining your energy, or wearing you down? Be honest. Is it the job? The commute? The never-ending pressure to produce just to stay afloat?

Most men never stop to check in with themselves. They just keep grinding because that's what they think they're supposed to do. They don't realize they're stuck in a cycle that was never designed to set them free.

The vast majority of people are disengaged at work. They're bored, unfulfilled, and disconnected. But instead of changing, they self-soothe with alcohol, drugs, porn, or some other dopamine hit on their phone to distract from the fact that they're not living a life they actively chose.

Let me be clear: you don't need a life-or-death event to give yourself permission to want more. You just need clarity and the guts to admit what you actually want.

Mortality Is the Wake-Up Call

You're not guaranteed more time. You're not guaranteed retirement. So stop living like you have unlimited years to figure it out. If you're waiting to start living once you "make it," you'll wake up one day and realize all you really want is time.

I decided a long time ago I wasn't going to tolerate friction in my life. If something drains me or steals my peace, I figure out how to eliminate it or restructure it. You can too. You're not a victim. You are the architect.

Ask the Right Questions

So ask yourself:

- What do you want your days to look like?
- Where do you want to live?
- How much money do you want coming in each month?
- Who do you want to spend your time with?

Most people start with surface-level stuff: a car, a house, a vacation. That's fine, but dig a little deeper. What's underneath those things? What experiences do you want to have? What kind of man do you want to be? What kind of legacy to you want to be remembered for?

Once you've got that clarity, your strategy becomes obvious.

Shift the Narrative

Most men carry the weight of financial responsibility and never stop to ask if there's another way. We've been trained to sacrifice everything for the sake of being a “provider,” but that sacrifice often comes at the expense of our health, our marriage, and/or our identity.

Providing isn’t about turning yourself into a martyr. It’s about building something sustainable. Something intentional. And understanding that it can be done in a systematic way.

Plan Your Future - Don’t Just Survive It

Debt is the default setting of our society. But if all you focus on is eliminating debt, you’ll never create freedom. You’ll just trade one trap for another.

You need to go beyond survival mode. You need a vision that excites you. You need to know what you’re actually working towardcreating in your life.

What Would Extra Income Do for You?

Ask yourself:

- What would $1,000/month of recurring income do for my family?
- What would $5,000/month of passive cash flow free me up to pursue?

- What stress would disappear if my investments paid my basic bills?

This isn't theory. It's math. It's leverage. It's what we teach inside the Tactical Empire and it works.

Play the Long Game

Most people overestimate what they can do in 5 months but severely *underestimate* what they can do in five years. If you commit now and stay consistent, you can buy back your time, own your calendar, and live a radically different life.

It starts with knowing what you want.

If you can't answer that clearly, nothing else in this book will matter. Stop now and figure that out.

Key Takeaways

- If you don't know what you want, you're just managing chaos.
- Friction in your life is a sign something needs to change not something to tolerate.
- Mortality is the ultimate motivator. Your time is not guaranteed.

- You are the architect. Clarity creates action.
- Define what freedom means for you then reverse-engineer it.
- You don’t have to lose yourself to lead. Become the leader you would look up to.
- Additional cash flow gives you leverage. Start building it now.

Chapter 3
Establishing Your Three - Year Vision

"If you make meaning, you'll make money."

Guy Kawasaki

If you want to break free from paycheck dependency and actually build a life on your terms, it starts with one thing:

A **clear, powerful vision** for your future.

This chapter is where we lock that in.

One of the best tools for this process comes from Cameron Herold's book *Vivid Vision*. He challenges people to imagine what their life could look like three years from now with no limitations, no scarcity thinking, no “realistic goals.” Just pure clarity around what you *really* want.

To build that kind of vision, you’ll need:

- An **open mind**
- An **abundant mindset**

And then the real work begins.

Visualize Without Limits

Ask yourself:

- Who do you want to become?
- Where do you want to live?
- What do you want to achieve?
    - Now picture it in detail. Not vague ideas; I mean vivid, high-definition clarity:
- What time do you wake up?
- What does your home smell like?
- What sounds are in the background; ocean waves, mountain winds, your kids laughing?
- What is the weather like?
- What amount of money is in your bank account?
- What kind of work are you doing (if any)?

- What are you building?
- How's your marriage? Your energy? Your peace?

Don't gloss over these questions. This isn't fluff. It's foundation.

I'm talking about mapping out your ideal day from when your feet hit the floor in the morning until you wind down at night.

If you hate meetings, your vision should eliminate them.

If you want freedom, build in what that looks like to you. If you want to live in three different places throughout the year, great, name them.

When your vision is **specific and detailed**, your subconscious mind and your actions will work like hell to make it happen. That's the power of your Reticular Activating System (RAS). Once you tell your brain what to focus on, it starts spotting the people, opportunities, and solutions to help you get there.

Bring It to Life

Once you've imagined it, **bring it into the real world**:

- Write it down in rich, descriptive detail.
- Read it often and out loud.
- Add photos or symbols to your workspace or phone background.

- Experience it, *touch it*.
    - If your vision includes driving a certain car, go test drive it.

If youpicture yourself living in a mountain lodge, book a weekend in acabin.

If yourideal day involves working out mid-morning and spending afternoons with your kids, make space for a version of that right now, even if it's a scaled-down version.

Every time you physically connect with a piece of your vision, it becomes more real, more *possible*. These aren't fantasies. They're glimpses of your future if you stay committed.

Make It a Shared Vision

If you're married or in a long-term relationship, this is *not* a solo project. You need buy-in from your partner or you'll feel like you're pulling a sled with one dog constantly running the opposite direction.

That doesn't mean they have to share every piece of your vision. But they *do* need to be aligned with the direction you're heading. Otherwise, even your biggest wins will feel like friction.

Some of the men I work with ease into this with their wives over a lunch date to talk vision, or an overnight trip to a place that reflects the future they want. For my wife and I, we've done this for years; booking remote Airbnb cabins or luxury hotels sans kids, just to step out of the daily noise and align on what we're building. We dream together, plan together, and commit together.

That alignment doesn't just make life easier. It makes it more powerful. A unified vision builds real momentum. Two people rowing in the same direction can cut through the waves a hell of a lot faster than one person rowing and the other pulling in another direction, even if it's not intentional. Let's be honest, life can be hard for everyone, so why not have your entire circle moving in a unified direction.

Reverse Engineer the Vision

Here's where this goes from "cool concept" to tactical game plan:

Once you've built your three-year vision, the next step is to reverse-engineer it into tangible targets.

We do this using **sprints**, production-based action plans that bring your vision closer, one step at a time. These aren't your typical 90-day goals. These are milestones that *move the needle fast*: revenue, key hires, systems, or actions that break dams and create a ripple effect.

We call these **Waterfall Targets** — because when you hit them, everything else flows faster.

Let me give you an example:

You want:

- More time with your family
- Higher revenue
- Your kids in a specific school
- And the ability to take a big trip

Ask yourself: What's the *one thing* that unlocks all of that?

Let's say it's:

Increase gross revenue by $25k/month while maintaining profitability.

Boom.That's your Waterfall Target.

Now your sprint is clear: what are the precise actions that make that number a reality? Who or what do you need to hire, train, sell, or systematize?

Once you hit that one Waterfall Target guess what?

- The trip gets paid for
- The school tuition is covered
- You're no longer grinding nights and weekends
- Momentum accelerates

You don't stop there. You go back to your vision, pull the next Waterfall Target, and get to work. This is how we **collapse time** andbuild freedom faster than the traditional 40-year plan.

Key Takeaways

- Have you written a detailed, specific three-year vision?
- Have you experienced or *touched* parts of that vision in real life?
- Have you shared your vision with your spouse and created alignment?
- Have you identified your next Waterfall Target?
- Are your current actions pulling you closer to that vision or drawing you away from it?

Chapter 4
The Four F’s

“Freedom liesin being bold.”

Robert Frost

A powerful vision means nothing if you don’t have the structure to support it. That’s where the **Four F’s** come in.

These are the pillars everything else stands on:

- **Fitness**
- **Family**
- **Finances**
- **Freedom**

When one of these is out of whack, it drags the others down. When they're in sync, you become unstoppable.

Let's break them down.

Fitness

"You are the Asset."

Without your health, nothing else works.

Without energy, you can't lead.

Without confidence in your body, you shrink from your full potential.

This isn't about being shredded or hitting PRs every week. It's about honoring the machine that carries your vision forward.

Your habits will always tell the truth.
Are you skipping workouts? Eating like crap? Burning the candle at both ends with no sleep? That's not leadership. That's self-sabotage.

You want to be here long enough to enjoy the life you're building to play with your kids, go on adventures with your spouse, *live free* without being owned by medication, surgeries, or burnout.

Longevity is leadership. Start treating it that way.

And if you're a business owner, a husband, or a father, know this: people are watching. If you can't lead yourself physically, they won't trust you to lead them financially or emotionally either.

Family

This one goes deeper than just your spouse or kids. I'm talking about your entire circle: the people you're committed to and who matter most in your life.

Ask yourself:

- Are you truly showing up for them?
- Are those relationships strong?
- Where do you feel disconnected or resentful?
- What needs work, communication, time, support?

Don't fake it. Don't gloss over it.

Every man I coach who is scaling a business eventually realizes that if the home front is crumbling, nothing else matters. A broken family will sabotage even the most successful empires.

Andthe flip side? When your family is in alignment, your marriageisstrong, your kids feel seen, your inner circle is dialed in, and youmove through life with power. You stop grinding for successorsimply to *prove something*, and start building from a place ofpeace.

Finances

This is the easy one to measure but the hardest one to stay honest about.

Your bank account is a scoreboard. So is your net worth. So is your stress level around money.

Are you actually building wealth or are you just making money and spending it faster?

Are you using your profits to buy *freedom* and *cash flow* or are you trapped in golden handcuffs?

We do regular financial audits in our Tactical Empire programs, because too many guys are lying to themselves in this area. They're “doing well,” but they’re still living paycheck to paycheck with nicer toys.

Wealth means control.
Wealth means options.
Wealth means your *assets* pay for your lifestyle not your hours of *effort*.

If you don’t like what your financial scoreboard is telling you, it’s time to do something about it.

Freedom

This one’s trickier, because you can’t always see it until it’s missing.

Freedom is about how much *ownership* you have over your time, your location, your schedule, and your future.

Do you love what you're building?

Or do you resent the machine you have created?

Have you stepped out of the rat race, only to build yourself a bigger, shinier cage?

That was me. I built businesses that looked great from the outside, but left me feeling drained, disconnected, and bitter.

Real freedom is being able to say no.

Real freedom is being present at 2pm on a Tuesday because your son wants to go fishing.

Real freedom is waking up without an alarm, opening your laptop in Costa Rica, and knowing the income is still flowing.

You're not free if your money has you chained to your calendar.

How to Track the Four F's

Idon't believe in vague goals. I believe in **measurable momentum**.

That's why I track habits across all four F's. Every single day.

Here's how I approach it:

Fitness

- 45 minutes of cardio 45 minutes of lifting Regular
- bloodwork (quarterly) Body fat under 14% Intermittent
- fasting, 24-hour fasts monthly, 3-day fasts quarterly
-
-

Family

- Weekly date night (non-negotiable)
- One-on-one time with each of my kids daily
- Sticky notes or morning texts as touchpoints
- Weekly check-in call with my mom
- Three intentional outreach texts to friends/clients daily

These are small actions that create big results. When I skip them, I feel it — so I track them. After all, what gets measured get improved.

Freedom

- 30 minutes of quiet time
- 10-minute visualization block
- Learning daily

- Weekly journaling and check-in: “Am I creating or reacting?”

Freedom is mental, emotional, spiritual, not just financial.

Finances

- Friday review of my weekly financial scoreboard
- 3 income-producing actions daily
- Quarterly cash flow and net worth audit
- Investment habit: at least one asset added or leveraged quarterly

We don’t get freedom from saving harder. We get it from building smarter.

Assessment

Every 30-90 days, I score myself across the Four F’s.

Not to beat myself up, but to stay conscious. To notice where I’m drifting. To recommit.

And if I’m being honest, I rarely score myself higher than a 7 in any area. Why?

Because I’m not interested in pretending I’ve arrived. The day I think I’m a 10 is the day I stop growing.

The mission is to stay in motion, always leveling up, always refining,pursuing expansion in every area of life.

Key Takeaways

- Where are you strong across the Four F’s? Where are you slipping?
- Are you tracking your habits or just hoping things will improve?
- Are your relationships and physical health aligned with the life you're building?
- Do your finances reflect growth, or just busyness?
- Are you creating a life of true freedom — or trading one trap for another?

Chapter 5
Lifestyle Engineering

"We are what we repeatedly do. Excellence, then, is not an act, but a habit."

Aristotle

Most people don't engineer their life. They simply live it by default.

They follow what they were taught. They take the job that "makes sense." They grind out their 40s hoping their 60s will be better. They wake up one day and realize they built a life they never actually wanted.

Lifestyle engineering is how you change that. It's how you stop reacting and start designing.

It means building a life that aligns with your **values**, your **vision**, and your **definition of success**, not someone else's.

You weren't meant to live in someone else's blueprint. You were meant to be the architect of your own.

Nothing Changes If Nothing Changes

Tony Robbins says it best:

"If you do what you've always done, you'll get what you've always gotten."

Massive,lasting change doesn't come from motivation. It comes from habits.

It comes from decisions.

If you want a different life, you need a **different strategy** and then the **discipline to follow it** consistently.

Don't expect change to come from trying harder. It comes from thinking better, acting intentionally, and building the systems to support the life you want.

Break the Box You're Living In

Most people don't need more money. They need a bigger mindset.

They're boxed in by scarcity. Caged by their own mental limitations. Trained to believe they can't have what they want unless they suffer, sacrifice, or that they are simply incapable of success.

That's bullshit.

If anything were possible, what would you *really* want?

Not the safe version. Not the "someday" dream.

I mean the real thing. What would your days look like? Where would you live? What would your income be? How would you feel? What kind of work would light you up?

The first step is *permission* allowing yourself to dream without restraint. Then reverse engineer it. Break it into steps. Create momentum.

That's lifestyle engineering: dream big, build backwards, move daily.

Define the Real Desire

Oftentimes, the thing you *think* you want isn't the thing you *truly* want.

Let's say you dream of owning a yacht.

What you may actually want is **more time on the water**, **peace**, **adventure**, and **family connection**. You don't need to buy a multimillion-dollar yacht to achieve that. You might just need to rent one for a week, or move closer to the coast, or shift your schedule to free up Fridays for family fun time.

Start narrowing the gap between the **vision** and your **daily life**.

Don’t complicate it. Don't delay it.

Get clear on the *core desire* then take steps toward it now.

Maybe it’s smaller and more accessible than you realized. Maybe your version of freedom is already within reach.

Avoid the Trap of Over-Complication

Ihad a conversation recently with a guy who said he’s alwaysdreamed of going to Costa Rica.

Iasked, “Why haven’t you gone?”

He paused. “I don’t know. Just... work. Life.”

But he had the money. He had the flexibility. The only thing in the way was mindset and inertia.

You don’t have to wait 10 years to experience the things you want. **Stop deferring your life.** You don’t need permission. You need a plan and the balls to follow through with it.

This isn’t about reckless spontaneity. It’s about **strategic immediacy**.

Can’t move to Italy? Book a trip for two weeks.

Can’t afford the lake house? Rent one for a weekend.

Can’t buy the sports car? Go test drive it.

Put yourself *in proximity* to your future and watch it accelerate.

What Are You Actually Optimizing For?

Too many people are chasing money without understanding why.

You say you want $100k/month. Great. But what if you hit $43k and realized you could live exactly the life you wanted without chasing the rest?

Would you still grind for the extra $57k — or pivot?

That's the key question: **What are you actually optimizing for?**

- Is it time?
- Is it peace?
- Is it control?
- Is it legacy?

You need to know the *why* or you'll sacrifice everything for a number that doesn't change your life.

I've hit numbers before and felt empty. Because they weren't tied to what I truly wanted.

Now, when I set financial targets, I ask: what's the **real outcome** this number buys me? And is there a smarter way to get it?

Sometimes the answer is yes. Sometimes the answer is to keep going. But the clarity is the game changer.

Risk is Relative — and Reversible

Let’s say you want to travel the country full-time in an RV with your family.

(That’s exactly what we’re currently doing.)

It’s risky, right? Selling the house. Pulling the kids from school. Rewriting your routines. Walking away from everything thata is considered “normal.”

But here’s the thing: **What’s the real risk?**

You can always go back.

You can rent your house instead of selling it.

You can try the lifestyle for a year, then pivot.

You can pull your kids out of one environment and plug them into another.

Risk is reversible. Regret is not.

The life you want doesn’t needtobe permanent on day one. You’re allowed to *test*, *experiment*, and*course correct*.

That’s how you engineer something worth living.

Re-Evaluate the Target

Your lifestyle should evolve as *you* evolve.

Maybe $100k/month sounded like the goal until you hit $40k and realized you were already living your ideal week.

Cool. Now you reassess.

Maybe what you thought would feel abundant just feels busy. Maybe the chase is draining you more than the win excites you.

So pause. Zoom out.

Are you chasing the right target or just an arbitrary finish line that's constantly moving?

Freedom doesn't mean *never* working again. It means doing what you want, when you want, how you want, with people you respect and love.

If you're already there, *don't overcomplicate it*.

If you're not, let's map the gap and go build it.

Key Takeaways

- Are you designing your life with intention, or just reacting to circumstance?
- Have you clarified what you're actually optimizing for?
- What "dreams" are actually closer than you think if you just removed friction?
- Are you chasing numbers... or outcomes that truly matter?
- Where are you ready to pivot, not because you're failing, but because you're growing?

Chapter 6
Micro vs. Macro

"If you are working on something exciting that you really care about, you don't have to be pushed. The vision pulls you."

Steve Jobs

If your life doesn't feel aligned,it's probably because you're focused too much on the micro while ignoring the macro, or vice versa.

To build something that lasts, you must operate with **both lenses**:

- The **Macro**: your long-range vision, the legacy, the life you're building

- The **Micro**: the habits, the behaviors, the daily disciplines that get you there

Most people want macro-level results but live with micro-level inconsistency.

That won't work. You need both and you need them in balance.

Macro: The Big Picture

The **macro** is your future self. Your desired lifestyle. Your long-term outcomes. Your "why."

It's:

- The vision that pulls you out of bed
- The goal that fuels your actions
- The filter for every decision you make

When you know your macro, you stop wasting time chasing things that don't align. You stop saying yes to everything. You stop building success that feels like a trap.

Your macro gives you **direction**.

If you don't have it, you're drifting. And drift always leads to regret.

Micro: The Daily Behavior

This is where the magic lives and where most people fail.

The **micro** is the routine:

- What you do today
- How you think, move, act, and track
- The habits that either reinforce or erode your vision

It's the meals you eat.

The texts you send.

The calls you make.

The reps in the gym.

The numbers you track.

The thoughts you allow.

The micro is boring. It's not sexy. But it is the key to everything you want.

The Compound Effect of Consistency

In my 20s, I thought success would just "click" one day.

That I'd grind long enough, take enough big swings, and suddenly everything would align, lottery-ticket style.

But success doesn't click.

It compounds.

Like bamboo trees that are watered for years before breaking the surface and then shoot up 90 feet in six weeks.

That's how your vision plays out.

You water it daily with **micro action**. And eventually, the **macro result** arrives like a flood.

Two Weapons: Habits + Critical Tasks

Ibreak micro execution down into two categories:

1. **Daily Habits**: foundational behaviors that fuel your Four F's
2. **Critical Tasks**: high-leverage actions that move your business, investments, and results forward
    a. You need to utilize both to achieve your goals.

1. Daily Habits (Micro Maintenance)

These are your non-negotiables:

- Morning routine
- Fitness
- Nutrition
- Family touchpoints
- Quiet time or visualization
- Content creation
- Investment reviews

- End-of-day reflection

Daily habits keep the engine running.

They don’t always feel urgent, but they are essential. They create rhythm, consistency, and stability even during chaos.

Want better results? Tighten up your daily disciplines. That’s where the breakthroughs hide.

2. Critical Tasks (Micro Impact)

These are the *needle-movers*.

Not the easy-to-check boxes. Not “busy work.” I’m talking about the things that directly move you toward your targets.

Examples:

- Hosting a podcast guest that grows your reach
- Closing a strategic investor
- Refinancing a property that increases cash flow
- Mapping the next sprint with your team
- Rewriting your high-ticket sales script
- Creating a new lead magnet to fuel your funnel

These tasks vary day-to-day but the **intention behind them staysthesame** :

Do what matters most, first.

Every morning, identify 1–3 critical tasks.
If nothing else gets done, those do.

How to Identify Your Critical Tasks

Simple, ask yourself:

"What are the 1–3 things I could do today that would most directly move me toward my macro vision?"

Not what's urgent.
Not what's loud.
You're looking for what is *effective*.

If you do this every day, you create forward momentum that stacks. You become unshakeable.

When You Drift, It's a Micro Problem

Whenever a client tells me they feel stuck, it's rarely the macro that's broken.

The vision is there.
The desire is strong.
The "why" is powerful.

But their **micro is slipping**. They're scattered. Reactive. Distracted. Inconsistent.

The good news? That's fixable today.

You don't need to fix your life.
You just need to fix your next 24 hours.

Key Takeaways

- Do you have a clear macro vision pulling you forward?
- Are your daily actions (micro) aligned with that vision or working against it?
- Have you locked in consistent daily habits that reinforce the Four F's?
- Are you identifying and executing 1–3 critical tasks each day that move the needle?
- When you drift off-course, do you adjust your behavior or blame the vision?

Chapter 7
The System to Set You Free

"Let me explain a breakthrough. It's when you find a method of doing something [system] that dramatically accelerates your ability to accomplishyour goals."

Chet Holmes

Most people don't need more hustle.

They need a **system**. A repeatable way to build momentum, generate wealth, and reclaim their time.

After years of trial and error in my own life, I created that system. Not as a theory. Not from a book. But through actual decisions, wins, losses, and pivots across business, real estate, and family life.

It wasn't branded or structured at first. It was just how I moved.

Then I started sharing it, and my clients' lives started changing, too.

I call it **The Seven Levels of Financial Freedom**.

And this chapter lays the foundation for how it works.

It Didn't Start as a System

In the early days, I didn't think of it as a system at all.

I was just doing what I had to do to stop feeling stuck. Stuck in a job that didn't fulfill me, stuck in financial patterns that didn't scale, stuck in a lifestyle that didn't reflect what I truly valued.

But as I started getting results, more time, more wealth, more alignment, I looked back and realized: there was a **process** behind the progress.

That's when I started mapping it. Refining it. Sharing it with clients.

That's when the **Seven Levels** came to life.

It's Not Just About Money

The word "freedom" gets thrown around a lot. But for me, freedom isn't just financial. It's emotional. Mental. Spiritual. Relational. It touches every area of your life.

So while this system will absolutely help you build wealth, it's not *just* about money.

It's about building a life that actually feels good to live, not one you need to escape from.

Most People Are Chasing the Wrong Things

I've helped dozens of business owners cross the milestone of reaching seven-figures of net worth, and they realize it changes nothing. They are still in the exact same position they were before they hit this "perceived" goal.

I've seen many times what happens when someone hits a financial goal, but **didn't build a life they actually want to live.**

They make more money… but feel more trapped.
They scale their business… but lose their family.
They finally "arrive"... and realize it wasn't what they were after in the first place.

The Tactical Empire was built to solve that problem.

The Seven Levels system is how we make it a step-by-step method that is repeatable and customizable to you.

The Foundation of the System: You Are the Asset

This is where it all starts.

You are the asset.

Not your job.
Not your business.
Not your bank account.
Not your social media following.

You.

If you're mentally drained, physically wrecked, emotionally disconnected, and spiritually bankrupt, no system can save you.

Level 1 of the Seven Levels is about **reclaiming yourself**.

That means:

- Fixing your habits
- Upgrading your standards
- Addressing your mindset and beliefs
- Honoring your energy, body, and presence

Before you fix the finances, you fix the *foundation*.

Most Men Don't Know They're Bleeding

Isee it all the time: men with drive, ambition, and money... who are**leaking** in every direction.

They're drinking too much.

Ignoring their marriage.

Waking up tired and foggy.

Skipping workouts.

Snapping at their kids.

Distracted, disconnected, and burned out.

They think they need a better strategy.

But what they really need is a better **operating system**.

That's what Level 1 is. It's a total reboot of your baseline — so the rest of the system can *stack* on something solid.

Optimize the Four Core Areas

Before you build anything externally, you need to build **internally**. That starts by optimizing your:

- **Body** – Physical health, energy, strength
- **Mind** – Focus, beliefs, emotional discipline
- **Spirit** – Alignment, purpose, faith, presence
- **Relationships** – Family, marriage, community

If you're married with kids, you already know: if you're not present, none of it matters.

The better you become, the better everything around you becomes.

Coachability and Self-Awareness Are Non-Negotiable

Here's the truth:

If you think you're already a 10/10 in all areas…

If you don't take feedback well…

If you're more focused on defending your habits than upgrading them...

You're not ready

The guys who go the furthest in this system are the ones who say:

"I know I've done well, but I haven't scratched the surface of my potential yet."

That's the mindset that wins.

That's what creates the flywheel of long-term freedom.

The System Is a Blueprint

This is a **map**. A step-by-step path to move from where you are now to where you want to be.

Think of it like GPS. You still have to drive. You still have to make turns. But you won't get lost.

Too many people are wandering through life with no map. They get momentum… then stall out. Or they chase the wrong metric, win the wrong game, and wonder why it doesn't feel like success.

This system prevents that. It keeps your vision front and center while giving you the *strategy* to execute it with precision.

The Seven Levels of Financial Freedom Are Really About Peace

We call it financial freedom because that's what most people think they are searching for.

But what they really want is **peace of mind**.

They want:

- Time with their family
- Control over their schedule
- Freedom from debt
- Flexibility in where they live
- Peace of mind when it comes to paying their bills
- The ability to say yes to what matters and no to what doesn't

Money is just a **tool**.

A weapon to buy back your time and design your life.

This system makes that tool work *for you*, not the other way around.

Control the Variables

Here's what the Seven Levels system is designed to help you control:

- Your **profitability**
- Your **tax burden**
- Your **cash flow**
- Your **asset base**
- Your **time**
- Your **energy**
- Your **family priorities**

But it goes beyond that. The real win is when you feel calm in the chaos. When you're no longer reacting, but leading. When your business and bank account are aligned with the lifestyle you actually want.

Most people don't know how to get there.

You do now.

Here's the map. Let's build your empire.

Key Takeaways

- Do you have a system that's guiding your financial and lifestyle decisions, or are you winging it?

- Are you treating yourself like the primary asset in your life, or are you burning out while chasing bigger goals?
- Have you built a strong internal foundation: body, mind, spirit, and relationships?
- Is your current path leading you toward peace of mind, or deeper into the hamster wheel?
- Are you ready to take full control of your income, time, and vision, and finally execute with clarity?

Chapter 8
The Seven Levels of Financial Freedom

““Show me your systems, andI’ll show you your future.”

Unknown

Your Tactical Blueprint for Wealth, Time, and True Freedom

This is the system I built from the ground up — not from theory, but from years of trial, mistakes, course corrections, and wins.

It’s the framework behind *Operation Wealth*, and it’s the system we use inside the Tactical Empire to help men go from overwhelmed to unstoppable — building income, stacking assets, and reclaiming their life.

Let's take a brief look at the levels we'll be discussing in more depth:

LEVEL 1: You Are the Asset

Before you build anything external, you must upgrade your internal operating system.

- Health, energy, focus
- Morning routines & mental clarity
- Identity & leadership habits

Your business will never outgrow your standards. This is the foundation.

LEVEL 2: Establish Your BAM (Bare Ass Minimum)

Know your minimum survival number.

- What does it take to keep the lights on?
- What's your family's real burn rate?
- What's the monthly number that buys peace of mind?

You can't buy freedom ifyoudon't know the price.

LEVEL 3: Access to Capital

Audit all hidden capital and dead equity.

- Home equity
- Business lines of credit
- Retirement accounts
- IBC policies
- Cash flow leaks

You don’t need more money. You need more awareness.

LEVEL 4: Build Your Bank (Infinite Banking System)

Use High Early Cash Value Life Insurance to become your own source of capital.

- Earn uninterrupted compounding returns
- Borrow while still earning
- Deploy into investments and pay yourself back

Banks make billions using this system. So can you.

LEVEL 5: Acquire Cash Flow Assets

Use your personal bank to buy freedom.

- Real estate
- Lending
- Businesses
- Syndications

You stop trading time for money when assets start paying your BAM.

LEVEL 6: Build Your Team

Buy back your time and remove bottlenecks.

- Executive Assistant
- Integrator
- Virtual support
- Advisors, not employees

Ifyou are the system, you will always be the ceiling.

LEVEL 7: Abundance & Legacy

Operate from peace, not panic.

- Lead with generosity and clarity

- Reprogram old scarcity beliefs
- Model wealth and freedom for your family
- Design the values and structures that outlive you

You're not just building money. You're building culture.

The Mission: Collapse Time

Most men take 40 years to build what can be done in 5. When you stack these 7 levels *in order*, you:

- Multiply cash flow
- Own your time
- Create aligned success
- Andlive the life most men only dream about

Are you ready to build your personalized system? Let's get to work on your road map.

Chapter 9
You Are the Asset

"You are your greatest asset. Put your time, effort, and money into training, grooming, and encouraging your greatest asset."

Tom Hopkins

This is where it all starts.

Not with real estate. Not with banking strategies. Not with cash flow.

It startswith you.

If you'reoperating from burnout, distraction, guilt, or internal chaosnostrategy is goingtosave you.That's why **Level 1 in the Seven Levels of Financial Freedom is about this one truth**:

You are the asset.

Your body.

Your mind.

Your time.

Your presence.

Your energy.

Your ability to create, decide, and lead.

All of it.

That's the foundation.

Your Life Reflects What You're Tolerating

If you're constantly feeling off, stressed, scattered, or hollow, that's not just burnout. That's misalignment.

I've been there.

I was making money, hitting goals, building a reputation… and slowly losing myself.

Physically, I was wrecked and injured.
Mentally, I was sharp but irritable.
Emotionally, I was disconnected from my family.
Spiritually, I was numb.
And underneath it all… I knew I was out of integrity with who I wanted to be.

That gap between the life I wanted and the life I was living was eating mealive.

It wasn't becauseIlacked strategy.

It was becauseIforgot: **I'mthe asset. I'm the multiplier. If I go down, everything else goeswith me.**

Nobody's Coming to Save You

It's easy to blame your schedule. Your business. Your kids. The economy.

But here's the truth:

You are responsible for fixing your health, your mindset, your stress, and ultimately your standards.

That doesn't mean doing it all alone. But it does mean owning the outcome.

You want a bigger life?

You start by *becoming* a bigger version of yourself.

The ROI on You Is Infinite

Every smart investor looks at return on investment.

But the best ROI you'll ever get is investing in yourself.

The investments you make in yourself:

- The coach that challenges your blind spots
- The mastermind that upgrades your circle
- The physical routines that optimize your energy
- The books, events, and tools that sharpen your awareness
- The practices that bring you peace and clarity

When you invest in yourself you increase your capacity to lead, earn, love, and create.

Your income ceiling, your leadership lid, your marriage, your parenting, your freedom, all of it expands when *you* do.

If You Ignore This… You Become the Bottleneck

I've coached hundreds of high-performing men.

You want to know what always limits them?

It's not the market. It's not the economy. It's not a lack of leads.

It's *them*.

- Poor habits
- Inconsistent energy
- Unprocessed shame or regret
- Guilt over missed time with their family
- Waking up tired and foggy
- Snapping at people they love
- Losing belief in their own future

They are the asset, and they are depreciating.

Your Kids Are Watching You

You're not just building wealth.

You're modeling what's possible.

If you want your kids to believe in freedom, you better show them what it looks like.

If you want your wife to feel safe and supported, you better lead yourself first.

If you want to raise kids who think big, act bold, and live with purpose. Then let them see *you* doing it first.

You are the blueprint.
You are the standard.
You are the proof.

They don't need more lectures.
They need your example.

Leadership Starts at Home

A lot of men want to lead in business, in their community, in the world.

But they're ghosts in their own household.

They're emotionally unavailable.
Short-tempered.
Distracted.
Defensive.
Always "busy."

If that hits home, I'm not judging you. I've lived it.

But let me be clear:

Leadership starts at home. Period.

When you master your presence, yourpriorities, and your peace, everything changes.

Your business grows because your energy is clean.
Your marriage thrives because she knows you see her.
Your kids flourish because they feel safe.
Your community follows you because they feel your integrity.

Your Ripple Effect Is Real

The actions you take (or don't take) create ripple effects you'll never fully see.

Think about it:

- When you raise your standard, your kids normalize it.
- When you pursue your potential, your wife feels supported to pursue hers.
- When you take ownership, your team steps up too.
- When you share truth instead of hiding, others follow suit.

Every move you make either creates *accelerant* or *friction* in your world.

You don't need to change the whole world.
You just need to start with yours.

And that starts by treating yourself like the powerful, valuable, non-negotiable asset that you are.

Set the Foundation for Expansion

Everything you want in life will be built on the foundation of who you're becoming.

So let's simplify it.

Ask yourself:

- Am I leading myself well?
- Am I treating my body like an asset?
- Am I investing time into my mind, my energy, and my peace?
- Am I acting like a man who deserves the results I'm chasing?
- Am I living in a way that would make my kids proud?

And if the answer is "not yet," then that's good!

Because that means you're ready.

Key Takeaways

- Are you treating yourself like the greatest asset in your life, or like a liability you're ignoring?

- What habits, environments, or beliefs are keeping you out of alignment?
- How much are you investing in your own health, mindset, leadership, and relationships?
- Do your actions reflect the man you want your kids to become?
- Are you actively upgrading your capacity or stuck maintaining a version of you that no longer fits?

Chapter 10
Establishing Your BAM

"Financial freedom is a mental, emotional, and educational process."

Robert Kiyosaki

If *you* are the asset (Level 1), then this is your **first real financial benchmark**.

We call it your **BAM**, your **Bare Ass Minimum**.

This is the monthly number you need to keep the lights on. Not your dream life. Not your ideal income. Just the **minimum amount** it takes to sustain your family's core expenses.

Rent or mortgage.

Utilities.

Car payments.

Basic insurance.

Groceries.

Gas.

That's it. It's the number that protects your survival — so no one can take your stuff, and no one's going hungry.

Know this number cold.

Because this number becomes the **first real target** in your wealth-building plan.

Why BAM Matters More Than You Think

Most people don't have clarity on their BAM. They know what they *make*, but not what they *need*. That's why they live in constant anxiety because that financial clarity doesn't exist.

When you know your BAM, everything gets easier:

- You can calculate your freedom line.
- You can identify how much cash flow you need to walk away from a job.
- You can map a plan to cover your basic expenses through investment income.
- You can make decisions from *power*, not panic.

Clarity = Confidence.

Guesswork = Stress.

Don’t Confuse BAM with Scarcity

Let me be clear, this isn’t about surviving on scraps.

This isn’t the Dave Ramsey plan of rice, beans, and cold showers.

Your BAM is simply a tool, a benchmark that gives you leverage. It’s a *line in the sand* that says:

“Once I generate this much income without working for it, I’m no longer financially dependent on anyone else.”

That’s freedom. Even if it’s just $4k or $6k/month — once that number is covered by assets or investments, you’ve bought back your *baseline*.

Everything above that is surplus, reinvestment, and lifestyle expansion.

Most People Are Lying to Themselves About Lifestyle

I’ve seen it too many times.

Someone makes $15k/month and spends $14k of it.
Their lifestyle looks good… but they’re stuck.
They’re a few slow months away from disaster.
And they have *no* idea what their minimum number is.

If your BAM is $5k/month and you're making $15k but you're investing nothing… then that's not success. That's **lifestyle creep disguised as progress**.

Knowing your BAM lets you sweep the excess into your **freedom machine** instead of blowing it on short-term dopamine hits.

Don't Include Bullsh*t in Your BAM

This isn't your "ideal life" number.

Don't include:

- Streaming subscriptions
- Restaurant dinners
- Seasonal clothing upgrades
- Private school for the kids (yet)
- Extra vehicles or luxury payments

Not because those things are bad, but because they're **optional**.

You want the **baseline**, the number that protects your family's survival, your home, your vehicles, and the things that actually *matter* in a crisis.

This number should feel lean, not luxurious. You're not focusing on cutting joy, you're cutting *dependence*.

Lifestyle Raises Are Earned

Once your investment income or passive cash flow covers your BAM, celebrate.

You're no longer surviving on your labor. And no longer trading your hours for dollars.

But don't go blow it.

This is where you start giving yourself **lifestyle raises** based on results:

- You cover your BAM.
- You reinvest into cash-flow assets.
- You stack more income.
- Then, and only then, do you start adding additional luxuries.

The goal is **peacefirst,toyslater**.

Let the freedom system expand *before* you expand your burn rate.

Pay Yourself First - Then Build the Machine

Once your BAM is clear, your job is to use **everything aboveit** to build cash flow.

That means:

- Reducing waste

- Avoiding debt traps
- Minimizing taxes
- And increasing your **investment rate**

Instead of spending your surplus on upgrades, you **funnel it into freedom**:

- Real estate
- High Early Cash Value policies
- Income-generating deals
- Business assets
- Debt paydown (strategically)

Your surplus isn't for vacations.
It's for velocity.

This is how you build a money machine that *buys your freedom of choice back*.

Don't Skip the Family Conversation

If you have a spouse and kids, this conversation needs to happen at the dinner table, not just in your head.

Let your family know:

- Why you're calculating your BAM
- What it means for your collective future

- What sacrifices could or should happen short-term
- What wins are coming if you stay consistent

This is *not* about deprivation.
It's about designing the life you actually want — and **accelerating the speed with which you get there**.

Kids can understand this when it's framed right. Your spouse will support it if there's clarity, buy-in, and leadership.

Make Tough Cuts if You Have To

Sometimes you'll realize your BAM is too damn high because of dumb decisions.

Car payments you didn't need.
A second mortgage.
Private school tuition that's breaking you.
A life built on fragile margins.

You've got two options:

- **Keep justifying the pain.**
- **Restructure your burn rate and redirect your resources.**

If your current lifestyle is slowing down your *freedom timeline*, it's time to get honest.

That doesn't mean you have to sell everything.

But it might mean:

- Changing vehicles
- Fewer vacations
- Moving from private to public school temporarily
- Canceling travel sports
- Holding off on big purchases

It's all temporary.

And with clarity, you'll know *when* you can bring those things back, in abundance.

Remember: Money Is a Tool. Peace Is the Goal.

The goal of knowing your BAM isn't about budgeting.

It's about **buying peace**.

Because when you don't need your job, your clients, or your business just to survive, you move differently.

You create differently.

You lead differently.

You parent differently.

You sleep better.

You negotiateharder.

You say nofaster.

You're free.

And it startswith knowing one number.

Key Takeaways

- Do you know your true BAM? The monthly number you need to survive?
- Are you honest about what's *essential* vs. what's just a convenience or indulgence?
- Are you directing your surplus into freedom or lifestyle creep?
- Does your family understand the plan and support the short-term tradeoffs?
- What would change in your mindset and decisions if your BAM was fully covered by investment income?

Chapter 11
Understanding Your Access to Capital

"Cash flow matters most."

Peter Drucker

Once you'vedefinedyour **Bare Ass Minimum**,the next step is figuring out **how to fund your freedom plan.**

Because without capital, you can't build.

But here's what most people miss:

You already have access to capital. You just don't realize it yet.

It’s sitting in your home, your retirement accounts, your business lines, your insurance policies, and in overlooked corners of your balance sheet.

The key is learning how to see it and how to use it *without wrecking your future*.

This chapter is about leverage.

Smart, strategic leverage.

Not get-rich-quick, but get-free-faster.

Capital Is Everywhere: If You Know Where to Look

When most people think about getting access to capital, they think:

- “I need to save more.”
- “I need a big investor.”
- “I don’t have enough to start.”

All of those are myths.

You probably already have *multiple* untapped capital sources. You just need to audit and activate them.

Here’s where to look first.

1. Your Home (Equity Access)

Most Americans are sitting on equity they're too afraid to touch.

But your home isn't just where you sleep, it can be a **capital reservoir**, if used correctly.

Cash-Out Refinance

- You refinance the mortgage at a higher loan amount.
- You keep the difference in cash.
- The payment may change, so you only do this if the investment returns beat the new terms.

HELOC (Home Equity Line of Credit)

- A revolving line of credit secured by your home.
- You only pay interest when you use it.
- Much more flexible than a full refinance.
- Often interest-only with great terms.

All-in-One Mortgage

- Combines your checking, savings, and mortgage.
- Every dollar you deposit pays down your mortgage principal.

- You can draw against it when needed, creating your own revolving credit bank.

These aren't theoretical.
These are **battle-tested wealth tools** if used with discipline.

2. Retirement Accounts

This is controversial. Most people have been conditioned *never* to touch their 401(k), IRAs, or retirement accounts.

But what if:

- You have a better use for that money right now?
- You want to buy back your time faster?
- You want your money compounding in a way you control?
    - Let's break it down.
    - **401(k) Loans**
- Many plans allow you to borrow against your balance.
- Typically 50% of vested amount up to $50k.
- You pay it back to yourself, with interest.
- No penalties as long as you repay.

Hardship Withdrawals

- Allowed for certain situations (medical, first home, tuition, eviction).
- You'll pay taxes, but may avoid penalties.
- Not ideal, but available if used wisely.

Roth IRA Contributions

- You can always withdraw *contributions* tax and penalty free.
- *Not your gains just your original deposits.

Am I telling you to drain your retirement?

No.

But I *am* saying: **you need toknow your options**—especially if that capital can produce more cash flow *now*and accelerate your freedom.

3. Cash Value Life Insurance (HECV Policies)

If you've started building your **Infinite Banking System**, you already have a major advantage. You do this by purchasing High Early Cash Value life insurance policies.

Your cash value can be used immediately for:

- Investments
- Real estate
- Business capital
- Tax payments
- Debt cycling

You can **borrow against your policy**, pay yourself back on your own terms, and your money keeps growing *uninterrupted* inside the policy.

We'll go deeper into this in the next chapter, but for now remember:

This is one of the most powerful, flexible, and tax-advantaged sources of capital you'll ever have.

If you've set it up right, it's like having your own private bank that never says no.

4. Business Credit

If you're a business owner, this one's a no-brainer and one of the most underused tools on the table.

Business credit = capital you can access without personal liability.

Most banks offer unsecured business credit lines if:

- You have consistent revenue
- You've been incorporatedfor over 6–12 months

- Your credit and business financials are clean
    - o You can also set up:
- Vendor lines of credit (Net 30/60/90)
- Revolving business credit cards
- SBA lines or working capital loans
    - o Here's why this matters:
    - o You don't need to *use* it all the time.

        You just need to **setitupBEFOREyouneed it**.
    - o Having capital available gives you leverage:
- To cover short-term gaps
- To fund opportunity
- To avoid cash stress

And as long as you're using it to produce returns, you're playing offense, not defense.

5. Cash-on-Hand + Reallocation

Sometimes, the fastest way to access capital isn't external — it's internal.

Here's what I mean:

- Audit your last 90 days of spending
- Look at your subscriptions, random upgrades, and "treats"
- Eliminate lifestyle bloat

- Reallocate those dollars into **income-producing uses**

I've seen clients free up $1,000–$5,000/month just by realigning their habits.

That becomes funding for:

- A policy contribution
- A down payment on a rental
- A business investment
- A virtual assistant who buys back your time

Don't underestimate how much freedom you can buy by **pluggingleaks** and reallocating with purpose.

Understand the Risk, But Don't Fear It

Some of you reading this are still nervous.

You've been trained to believe all debt is bad. That touching your home equity or retirement is risky.

Here's what is actually risky:

- Having no plan
- Hoping your job doesn't replace you
- Counting on 7% stock market returns to save you
- Thinking 65 is when you'll finally "start living"

Risk isn't using leverage.

Risk is not knowing how to use it wisely.

When you have a clear plan, definedBAM, and tactical use of funds,you're not gambling. You're *deploying capital with intention.*

And that's what separates the average earner from those who are financially free.

The Game Is Access and Control

The wealthy play a different game.

It's not just about earning more.

It's about:

- **Knowing where capital lives**
- **Structuring your world to access it**
- **Controlling how and when it gets deployed**

That's the game you're playing now.

Key Takeaways

- Do you know exactly where your accessible capital is across your home, business, policies, and accounts?

- Are you using the right leverage tools, or sitting on dormant assets (Dead Equity)?
- Are you afraid of debt or using it strategically to accelerate your freedom plan?
- Have you opened lines of credit before you need them?
- Are you reallocating waste into weapons using every dollar above your BAM to fund assets?

Chapter 12
Being Your Own Bank

"You finance everything you buy. You either pay interest to someone else or you give up the interest you could have earned."

Nelson Nash

You've heard mesay it already:

You are the asset.

Now it's time to build the machine that backs you.

Not the government.

Not Wall Street.

Not a pensionor a fragile stock portfolio.

You.

And to do that, you need to become something most people never even consider:

Your own bank.

This chapter walksyou through how to structure your money and cash flow in a way thatbuilds unstoppable momentum without giving control to the IRS, the markets, or a broken retirement system.

This is where *real freedom* gets built.

Let's get to it.

Why Most People Lose the Wealth Game

Here's the problem with the way most people handle their money:

- They earn it.
- They spend it.
- It's gone.
- They start over.
- Again and again. For 40 years.

Every dollar has a one-time use. It buys something, disappears, and never returns.

That's not wealth building, that's survival.

And it's how the system is *designed* to keep you dependent.

Banks don’t operate like that.

Wealthy families don’t operate like that.

You shouldn’t operate like that either.

The Infinite Banking Concept (IBC)

The strategy I’m about to lay out isn’t new. It’s called **InfiniteBanking** .

Ituses **high earlycashvalue (HECV)lifeinsurance policies** not for the death benefit, but for the living benefits:

- Liquidity
- Tax advantages
- Guaranteed growth
- Compounding interest
- Control

Properly structured, these policies allow you to:

- Access 90%+ of your money within 30 days
- Borrow against your own cash value
- Keep your money growing *while* you use it
- Never pay tax on the growth
- Avoid market volatility
- Use the same dollar *multiple times*

This is what banks do. This is what the ultra-wealthy do. Now *you* get to do it… if you build it correctly.

How It Works

Let's break it down in simple terms.

You set up a policy with a **mutual insurance company** — one with a 100+ year track record of paying dividends every single year.

Instead of dumping all your money into savings accounts or market-based vehicles, you redirect a portion of your income here.

Every dollar you put in is YOURS.
You have access to roughly **90% of your cash** in the first month.

But here's the kicker:

- You **don't withdraw** it.
- You **borrow** against it.
  o That means:
- Your full balance keeps compounding inside the policy at around **6–6.5%**, tax-free.
- You take a **low-interest loan** from the insurance company, using your policy as collateral.
- You put that borrowed money to work investing in assets, paying down high-interest debt, covering taxes, funding real estate, or building business.

With a policy that is correctly written, your balance is earning at a higher interest rate than the rate you pay for your loan, creating a positive rate of return and giving you the ability to deploy those funds elsewhere at the same time. Effectively, you can put the same dollar to work twice.

While your money earns interest, you're using it to earn even more.

This is the **cyclical rate of return** in action. Your money is working **twice**, sometimes **three times**, at once.

You Don't Need Permission to Use Your Money

Here's what I love most about IBC: There are **no gatekeepers**. No age limits. No penalties. No 59½ rule. No forced distributions. No tax hits when you pull your money. You want to use your money?

You call, click, or request a wire and it shows up in your bank account in roughly 2 days.

You don't need to justify it. You don't need to prove anything.

You are the bank.

It Beats the Traditional System in Every Way

Compare this to:

- A 401(k): full of market risk, tax traps, and limited access
- A savings account: stagnant returns and inflation decay
- A brokerage: capital gains taxes and no protection
    - In a properly structured IBC policy:
- You're earning uninterrupted, compounding interest
- You're not exposed to the market
- You're not taxed
- You're in control
- You're leveraging the power of **arbitrage**

Example:

- You borrow at 5%
- Your money earns 6.5%
- You make a 1.5% spread while still using the capital

That's what banks do.

Now it'swhat *you* can do, too.

What You Can Use It For

Once your bank is funded, you can use it to:

- Fund real estate purchases
- Pay quarterly tax bills
- Buy cars (and pay yourself back)
- Cover emergencies or opportunities
- Fund your kids' education
- Lend money at higher rates (arbitrage)
- Stack cash flow-producing investments

You're not spending money, you're recycling it, into a system you control.

The more you cycle, the more velocity your wealth builds.

This Is How You Pay Yourself First - Forever

Remember the old advice: "Pay yourself first?"

IBC makes it real.

You're not just saving, you're **storing wealth**, growing it, and leveraging it without ever losing control.

You're building a **forever cash reservoir** and it's compounding every year.

And as your policies grow, your access grows with it.

You’re not hoping the market goes up.
You’re not praying for a good tax return.
You’re banking on **your own system**.

What About the Death Benefit?

Here’s the added bonus:

Yes, these policies also pay out a **tax-freedeathbenefit**.

So while you’re using them in your lifetime, they also:

- Transfer wealth to your heirs
- Protect your legacy
- Anchor your estate planning
- Bypass probate

And with proper legal planning (trusts, bylaws, etc.), you can **control how that wealth is used** long after you’re gone.

You can require reinvestment.
Fund new policies for your kids.
Protect against divorce or lawsuits.
Set standards for education, sobriety, or family involvement.

This isn’t just a tax strategy.
This is**generational financial infrastructure**.

What Does It Take to Start?

Policies can be designed around your income and your capacity.

You can:

- Front-load with lump sums (e.g., $50k or $100k)
- Fund gradually with annual premiums ($5k–$25k/year)
- Scale up over time with additional riders or policies

The key is **starting**. Even a modest policy creates flexibility you won’t find anywhere else.

And once you see it work, you’ll want to expand it because it becomes the center of your wealth strategy.

You’re Building the Ultimate Cash Flow Weapon

Imagine this:

You borrow $50k from your policy.
You use it to buy a rental property.
The cash flow from that property pays off the policy loan.
Your policy continues to grow.
Now you own a house *and* your cash value has been restored.
You do it again.

That's how you build assets and protect liquidity — **atthe sametime** .

You're compounding in multiple directions.

That's the entire point of IBC.

It's not about insurance. It's about **taking control of the banking function in your life**, so no one else dictates the rules.

Key Takeaways

- Are you building a personal banking system that pays you interest, gives you access, and protects your legacy?
- Do you understand the difference between **using** money and **cycling** it?
- Are you storing your wealth in a system that you control or in accounts designed to benefit everyone *but* you?
- What would change if every dollar you earned could be used multiple times tax-free?
- Have you started your first IBC policy? If not, what's stopping you?

Chapter 13
Choosing Cash Flow Assets

"If you don't have the free cashflow, you don't have anything."

Leon Cooperman

By now, you've laid the foundation:

- You've claimed yourself as the asset.
- You've locked in your BAM (Bare Ass Minimum).
- You've accessed your capital.
- You've built your own bank.

Now comes the fun part:

You start using your money to buy cash flow.

This is where your money stops sitting on the sidelines and starts working harder than you ever could.

Freedom Comes From Cash Flow, Not Saving

People have been taught to “save for retirement.”

Here’s a better plan:

Buy cash flow that replaces your active income and gives you freedom long before you’re old.

You’re not saving to escape work at 65.
You’re investing to buy **choice**.

You want the option to walk away from a client, business, or job because you don’t *need* it.

That power comes from **owning assets that pay you.**

How You Use Your Bank

Remember your IBC policy? That’s your **funding mechanism**.

You pull cash from your policy.
You buy an asset that creates cash flow.
You use the cash flow to pay the policy loan back.
Now your cash value is restored, *and* you own an asset.

Then you do it again.

Over time, you stack:

- Real estate
- Private lending deals
- Syndications
- Dividend plays
- Businesses or equity positions

And each one puts money in your pocket **everymonthor quarter**. Money that doesn't require you to show up to earn it.

Cash Flow Over Net Worth

This isn’t about how many properties you own or what your net worth looks like on paper.

You could be worth $10 million and still be broke if none of it cash flows.

Your goal isn’t to look rich.

Your goal is to be **free** and that means consistent, predictable income from assets that pay you without trading time for dollar.

Your Bank Buys the Asset. The Asset Pays Back the Bank.

Here’s how it plays out in real life:

Scenario:

You pull $100k from your policy.

You use it as a down payment on a $500k duplex.

Your tenants pay rent every month.

You cover expenses, put some toward the policy loan, and reinvest the rest.

After 24–36 months, your loan is paid off.

Your cash value is restored.

Now you own a duplex… and your bank account is growing again.

You rinse and repeat.

That's velocity.That's compounding. That's **wealth creation on autopilot.**

Real Estate Is My Weapon of Choice

There are plenty of asset classes. But let me tell you why I favor real estate:

- It's stable.
- It produces monthly income.
- It has massive tax advantages.
- It appreciates over time.
- It's leverageable.
- It builds legacy and generational wealth.
- And most importantly: **youcancontrolit.**

I've used real estate to build the foundation of our family's freedom and I've helped dozens of clients do the same.

Whether it's single-family homes, small multi's, storage facilities, or apartment buildings: **it works if you work the system**.

The BRRRR Model: Infinite Returns

One of my favorite strategies in real estate is the **BRRRR model**:

- **Buy** a property under market value.
- **Rehab** it to improve value and rents.
- **Rent** it to a quality tenant.
- **Refinance** it to pull your capital back out.
- **Repeat** the process.

I've bought properties with $50k pulled from a policy, rehabbed them, rented them, refinanced to get my money back… and then bought the next one.

By the time the dust settles, I've got a cash-flowing property I paid nothing out of pocket for.

That's not hype. That's just the math.

And it leads to **infinite returns** because you're earning moneyon an asset you no longer have your own money in.

You Don't Have to Start Big

You're not trying to buy a 100-unit building on Day 1.

You start where you're at:

- A single rental propertythatcovers your car payment.

- A storage unit deal that pays your BAM.
- A loan to a flipper that pays you 12–15% interest.
- A short-term rental that kicks off $500–$1,500/month in cash flow.
- A business that you can own and will pay you a salary or dividends (or both).

Small wins add up.

Cover your mortgage or rent.

Then your BAM.

Then your family's full lifestyle.

Then replace your active income entirely.

That's how you scale freedom.

What About Passive Investing?

Syndications and fund deals are another great play — especially if you're not hands-on.

- You pool your money with others.
- A pro team operates the asset.
- You get distributions monthly or quarterly.
- You often get equity upside on exit.

We've helped clients build passive portfolios that produce 6-figures a year without ever managing a single tenant. (Although this method can be slow and requires a lot of capital.)

As long as the team is vetted and the dealunderwrites well, **you're in the game without being in the weeds.**

Stacked Cash Flow = Optionality

The more monthly income you have from assets, the less pressureyou feel from:

- Clients Bosses
- Market swings
- Politics Bad
- months
-

You're not just surviving anymore.
You're **operating with leverage.**

That's what I want for you.

Every asset you acquire isn't just more income it's more **margin**.

More time with your kids.
More space to think clearly.
More energy for your mission.
More options when life throws acurveball.

That’s why we don’t chase net worth.
We build freedom. One cash-flowing asset at a time.

“You must gain control over your money, or the lack of it will forever control you.”

Dave Ramsey (He got one right.)

Key Takeaways

- Are you actively deploying your capital into **assets that pay you**?
- Do you know your ideal cash flow target and how many assets it will take to hit it?
- Are you reinvesting your returns or letting money sit idle?
- Is your IBC policy being used to fund **income-producing assets** or is it just sitting?
- What’s one small cash flow move you can make this quarter to start stacking freedom?

Chapter 14
Building a Team

"None of us is assmart as all of us."

Ken Blanchard

You can't scale freedom by yourself.

You can grind.

You can white-knuckle it for a while.

You might even build a decent life running solo.

But if you want exponential growth in income, impact, or most importantly, freedom, you need **a team**.

And not just any team.

You need the **right people**, with the **right values**, doing the **right things**, so you're no longer the bottleneck in your own business or life.

This is where most high achievers stall out.

They *say* they want freedom.

But they don't want to give up control.

If that's you, listen closely because what got you here, won't get you to what's next.

You're Either Building Systems or Becoming One

If you're doing everything yourself, your success is capped.

You've become the system:

- You're the operator.
- You're the strategist.
- You're the executor.
- You're the problem-solver.
- You're the inbox, the scheduler, the closer, and the janitor.

It's not sustainable. And it's not freedom.

The moment you hit your personal bandwidth ceiling — your business, income, and impact hit a wall too.

You don't scale by doing more.

You scale by **owning the vision and delegating the execution**.

Let Go to Grow

This is where ego gets in the way.

"I can do it faster myself."

"No one cares as much as I do."

"Training someone takes too much time."

"What if they mess it up?"

All valid thoughts but none of them will move you forward.

If you want to scale, you must accept this truth:

Delegation is a skill. And your team will grow into it if you give them the space to.

You will have to release control.

You will have to get better at leadership and communication.

You will have to let people fail and then learn.

That's the cost of multiplication.

And the reward is massive.

Build the Team That Buys Back Your Time

Here's how I approach team building across every business and investment that I run.

Start by asking:

What are the tasks and decisions that only I can do — and what's everything else?

Then build outward from there.

At a minimum, your freedom-focused team should eventually include:

1. An Executive Assistant

- Manages your calendar, inbox, travel, schedule
- Filters communication and protects your bandwidth
- Executes your personal systems and routines
- Removes administraative and busywork
    - This is your first hire. Period.

2. An Integrator or Ops Lead

- Turns vision into action
- Builds and maintains systems
- Manages projects and people
- Measures performance

If you're the visionary, they're the engine room. They bring structure to your speed.

3. A Bookkeeper or Fractional CFO

- Tracks every dollar
- Manages cash flow and forecasting
- Prepares you for taxes andaudits

- Helps you make smarter financial decisions

You can't scale what you don't track.

4. A VA Support Team

- Content repurposing
- Podcast editing
- CRM or tech stack
- Document management

The best part?

With the right structure, this team can cost less than one full-time hire and free up *dozens* of hours a week.

Personal Team vs. Business Team

Don't just think in terms of business roles. Your dream life may include additional roles for yourself and your family. These roles are designed to maximize your earning potential and optimize your output.

Start thinking like a **wealthy, intentional operator**.

You may need:

- A house manager or nanny
- A travel coordinator
- A private chef or meal prepservice

- A fitness coach or mobility specialist
- A therapist or mindset coach
- A fractional family office

These aren't luxuries. They're leverage.

If someone else can do something **better, faster, or cheaper** than you it's time to get out of the way.

Delegate Outcomes, Not Tasks

Here's where people get delegation wrong.

They assign tasks. But they still have to babysit.

Instead of delegating a task, delegate the *result.*

Example:

- Don't say: "Post these 3 social media captions."
- Say: "I want 5 high-engagement posts a week scheduled by Monday. You own it."

Give people autonomy. Set clear expectations. Define success.

Then let them take ownership.

If they don't step up, that's on them.

If you never gave them the chance, that's on you.

Leverage Buys Back What You Love

The point of building a team isn't to sit around doing nothing.

The point is to **spendmoretimedoingwhatonlyyou can do** andmore of what you love:

- Coaching
- Speaking
- Vision casting
- Deal-making
- Traveling
- Raising your kids
- Making memories
- Scaling your mission

Freedom isn't about idleness. It's about intentionality.

And that comes from building the support to back your vision.

Build Slow. Keep It Lean. Stay Aligned.

I'm not suggesting you build a 50-person organization overnight.

Start small.

Hire one role.

Delegate one outcome.

Buy back 5 hours a week.

Reinvest those hours in growth.

Then do it again.

Build slowly. Hire intentionally. Protect your margins.

As yourincome increases, **scaleyourteamproportionally, not reactively.**

And always make sure your people align with your:

- Values
- Vision
- Culture
- Standards

If they don't, remove them. Quickly. No apologies.

Key Takeaways

- Are you doing things every day that someone else could do better or cheaper?
- Is your business or schedule limited by *you*?
- Do you have an Executive Assistant, Integrator, or support team in place to protect your energy?
- Are you delegating outcomes or micromanaging tasks?
- What role could you hire next that would immediately buy back your time and accelerate your mission?

Chapter 15
Abundance

"Abundance is not something we acquire. It is something we tune into."

Wayne Dyer

By the time you get here, you've built the systems, tools, and infrastructure to reclaim your time, create financial momentum, and lead with clarity.

But if you don’t address the **mindset that drives all of it**, you’ll find yourself working harder than ever, while still feeling like it’s not enough.

That’s the trap.

You build wealth, stack wins, and unlock options.

Yet somehow, you still feel anxious, tense, and like you're falling behind.

That's not a strategy problem.

That's a scarcity operating system you haven't replaced yet.

The Operating System You Were Born Into

Most of us were raised in environments where scarcity was the default:

- "Money doesn't grow on trees."
- "Save every penny for a rainy day."
- "Be realistic."
- "Don't get your hopes up."
- "Play it safe."

Even if your parents meant well, they likely passed down a framework that was fear-based. Most people live their entire lives reacting to money with anxiety, not intention.

We inherit that lens. And without replacing it, we end up:

- Feeling guilty for resting
- Waiting too long to invest
- Underpaying people we need
- Questioning our financial decisions constantly
- Chasing more for the illusionof safety

That's scarcity.

It's subtle. It's corrosive. And it's not who you were designed to be.

My Wake-Up Call with Scarcity

Let me tell you how this showed up for me.

We had already achieved financial freedom. I had cash flow. I had systems. My family was traveling full-time. We were winning.

But I noticed I was still living like it could all disappear at any moment.

I was constantly rechecking accounts.
I was skipping investments I knew were sound.
I was saying "no" to my wife's ideas for the family because it felt like a bad time.
I was micromanaging decisions I'd already made.

That's when I realized: I'd replaced the *job*, but not the *programming*. I was still showing up in my life like the man who wasn't on the path to freedom in all areas.

That's the moment I decided to rewrite my mindset around abundance not as a nice-to-have, but as a critical asset.

The Tactical Impact of Scarcity

This isn't just mental. Scarcity shows up in real ways:

- You underinvest in your business and miss growth windows.
- You keep doing $20/hour tasks instead of hiring a VA.
- You hold onto toxic clients because you “need the revenue.”
- You avoid scaling or advertising because it “feels risky.”
- You delay tax strategy or estate planning because “you’re not there yet.”

Scarcity makes you reactive. And reactivity is expensive.

It bleeds you slowly, one decision at a time, not because you’re not capable, but because you’re afraid to *expand*.

What Abundance Actually Looks Like

Abundance doesn’t mean you blow money or make blind bets.

It means you make decisions from **confidence, clarity, and purpose**, not fear.

Abundance is:

- Hiring the support that buys back your time before you're drowning.
- Taking a family vacation even when business is “busy.”
- Pulling the trigger on a syndication that fits your plan instead of waiting for the perfect moment.

- Saying no to money that's misaligned, so you can say yes to peace.
- Giving generously, knowing more is always on the way.

Abundance means you **act like the creator**, not the victim of your financial world.

How to Train Abundance Daily

Abundance is a muscle. If you don't train it, you'll default to contraction.
Here's how I train mine:

1. Audit Your Energy

Every Friday, I ask:

- "Where did I play small?"
- "What decision did I delay that cost me time?"
- "Where did fear run the show this week?"

Awareness is the first step to change.

2. Celebrate Every Return

When an investment pays off, I *celebrate it*. Even small wins. I don't just reinvest and move on. I condition my brain to expect returns, not scarcity.

3. Practice Generosity

Igive without needing the perfect tax strategy. I tip well. I invest inpeople. I donate when I feel led. That creates flow, not just financially, but spiritually.

4. Write from My Future Self

Iregularly journal from the voice of the man I'm becoming. He's clear, generous, powerful, and decisive. He reminds me how I act when I'm not playing scared.

5. Visualize My Expanded Reality

Idon't just dream about abundance, I map it. Where I live. How wetravel. What our team looks like. How I show up. It becomes*real* before it's real.

The Legacy of Abundance

This mindset doesn't stop with you.

You'renot just building wealth. You're building a *culture* in your family.

Iwant my kids to:

- Think like producers
- Solve problems with resourcefulness
- Give without keeping score
- Live generously
- Believe in their ability to create freedom

But they'll only learn that if they see me live it.

That means you have to stop saying:

"We can't afford it."

And start saying:

"That's not a priority right now but we know how to make it happen when it is."

That one shift teaches power, not passivity.

Abundance and Identity

Ultimately, abundance isn't just about mindset or money.

It's about *identity*.

Do you believe you're the kind of person who:

- Can create what they want?
- Attracts the right people and opportunities?
- Can be trusted with more?
- Is already resourced beyond measure?

Or are you still stuck in survival mode hoping to earn your way into freedom someday?

Scarcity says: "I have to prove myself first."
Abundance says: "This is who I am. And I act accordingly."

When your identity shifts, your habits shift.
Your decisions change.
Your energy expands.

That's when you stop chasing success… and start *embodying* it.

Key Takeaways

- Scarcity is subtle. Where is it still showing up in your life?
- What habits are reinforcing fear even though you've already won?
- Are you making financial decisions from control and clarity or from hesitation?

- Are you modeling abundance for your spouse and kids or passing down anxiety?
- What’s one way you could train the abundance muscle today; generosity, gratitude, celebration, investing?

Conclusion

"The ~~single most powerful asset we all have is our mind~~. If it is trained well, it can create enormous wealth in what seems to be an instant."

Robert Kiyosaki

If you've made it this far, you're not just curious.

You're committed.

You've taken a hard look at how the traditional system was never designed for your freedom and you've started building a new one.

You've questioned everything you were taught:

- That the 401(k) and pension route was safe
- That retirement was the goal
- That financial independence takes 40 years
- That you can't build wealth while being present with your family
- That your only real asset is your labor

You now know better.

You are the asset.

And this book has shown you how to build a system that multiplies your wealth, buys back your time, and creates a life that's aligned financially, emotionally, physically, and spiritually.

But this isn't the end.

It's the **opening chapter** of your new playbook.

A Recap — But Only If You're Serious

You now have every piece you need:

1. **You Are the Asset**
   → You've reclaimed yourself. Your mindset, habits, energy, vision. You lead yourself first.
2. **BAM (Bare Ass Minimum)**
   → You know exactly what it costs to maintain your life and how to build financial breathing room.
3. **Access to Capital**
   → You've identified untapped money sources, equity, accounts, lines of credit and stopped waiting to take action.
4. **Becoming Your Own Bank**
   → You've begun to store and cycle your money in a way that earns uninterrupted, compounding returns and gives you total access.
5. **Cash Flow Assets**
   → You're deploying capital into income-generating vehicles: real estate, newbusinesses, lending, and/or

syndications that replace your active income with more passive streams.

6. **Building a Team**

→ You've started multiplying time through delegation, infrastructure, and leadership. You're no longer doing it all yourself.

7. **Abundance**

→ You've reprogrammed the scarcity thinking that kept you limited, and started showing up like a man who creates, leads, and multiplies.

This Is a Cycle. Not a Ladder

You're not climbing toward some mystical finish line.
You're running a **loop** constantly:

- Auditing yourself
- Realigning your time and money
- Investing with intention
- Delegating aggressively
- Building freedom into the foundation of everything you do

Each time you complete the cycle, your results accelerate.

Your clarity sharpens.
Your baseline expands.

You're no longer working toward freedom.

You're operating **from it**.

You Don't Need More Information. You Need Execution

You've already consumed more than most people ever will.

You know how to:

- Create margin
- Buy cash flow
- Store capital
- Lead a team
- Rewire your mindset
- Ultimately, leave a Legacy

Now it comes downto *one thing*:

Will you execute?

Will you take theuncomfortable steps, the real risks, the bold decisions, not justtomake more money, but to build a life you actually want to live?

Or will you staystuck in planning, waiting, tweaking, and "someday"?

You're not missing information.

You'remissing activation.

Your Next Move: Join the Tactical Empire

If you've resonated with this system, this story, this structure — then you already belong in the Tactical Empire.

We're a community of men who:

- Lead their families with clarity and intention
- Stack cash flow and build real wealth
- Delegate relentlessly
- Take care of their bodies and minds
- Operate in integrity
- Invest to multiply
- Refuse to live according to someone else's plan

This is where the work gets real.
This is where we **customize** your freedom framework.
This is where we remove the guesswork, speed up the timeline, and multiply your results with coaching, accountability, and brotherhood.

If you're serious, scan the QR code below to apply for the **Tactical Empire Accelerator** a 90-day immersion that takes everything you've just read and turns it into real-world execution.

You'll build your exact cash flow blueprint.

You'll start using your own bank.

You'll set your family's financial flywheel in motion.

And you'll stop playing small with your vision.

This is the mission.

This is the movement.

We're building it now.

Final Words

You don't need permission.

You don't need a map from someone else.

You don't need to "get ready."

You're already ready.

Now you act like it.

Freedom doesn't arrive one day.

It's built one habit, one decision, one leveraged asset at a time.

You’ve got the tools.

You’ve got the blueprint.

Now go build the empire.