

# Significant Life System™ Infographic-Template

## Typical Financial Advice

1. Make income – Job, Company, Real-Estate, Investments, etc.
2. Pay Taxes – Reduces income
  - a. RRSP
3. Pay interest (mortgage, car loan, credit cards, etc.) – Reduces income
  - a. Pay off faster
4. Pay for lifestyle (food, shelter, vacations, recreation, education, etc.) – Reduces Income
  - a. Cut back on spending
5. Hope for good returns on what you can save
6. Hope nothing bad happens
  - a. Laid-off, no work, fired, company fails, etc.
  - b. Can't work for health reason(s)
7. Hope you don't live too long in retirement
8. Minimizes future lifestyle and dreams

## Significant Life System™

1. Cash Flow – Job, Company, Real-Estate, Investments, etc.
2. Cash Flow Maximization – Get the most from your money now, don't reduce lifestyle
  - a. Reduce taxes – Flow-through, RRSPs & TFSAs
  - b. Recapture Interest expense – Use Opportunity Cost
3. Cash Flow Protection – Protect & Multiple the uses of your money
  - a. Protect your income
  - b. Create guaranteed savings
4. Cash Flow Expansion – Multiple your income streams and increase cash flow now
  - a. Regularly add new income streams
    - i. Dividend and interest paying investments
      1. Direct & In-direct Real-estate
      2. Private Business ownership
      3. Company Stocks
      4. Private Lending
5. Work because you want to...not because you have to!
6. BlueSky think your goals, dreams and life!