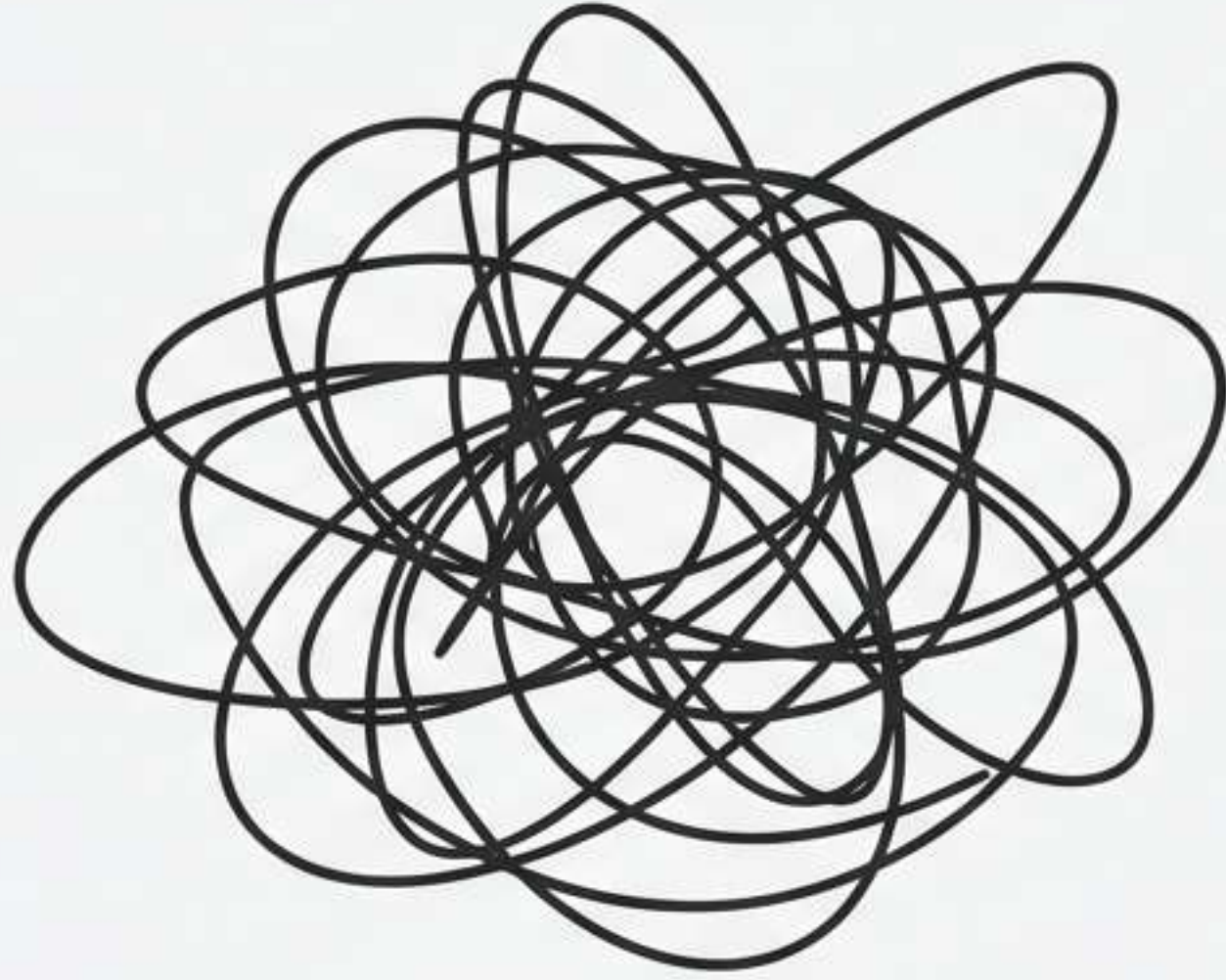


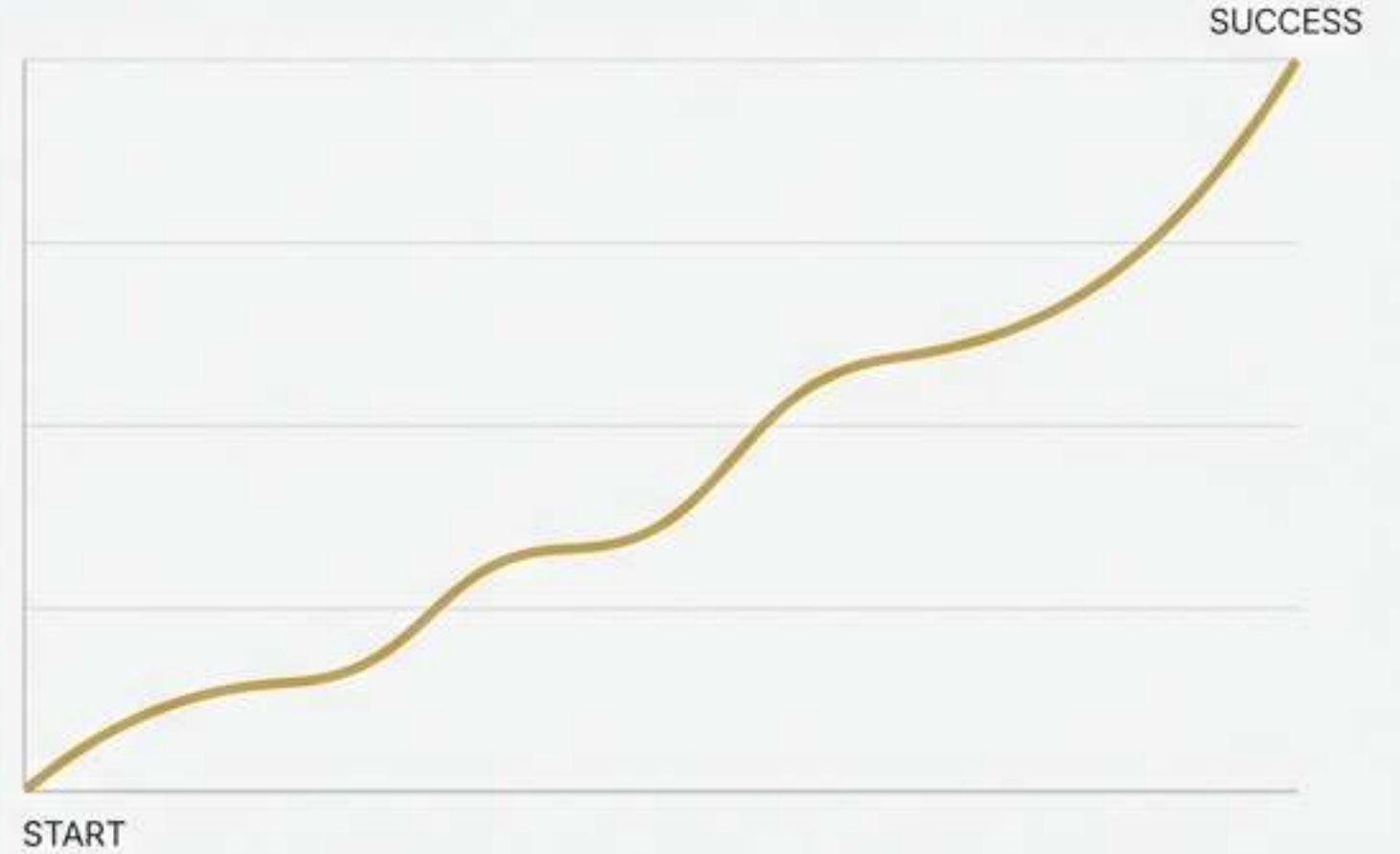
The Infinite Money Game

Cracking the LTV:CAC Cheat Code to Win at Business



**90% of businesses
operate on guesswork,
hustle, and hope.**

They are playing on "Hard Mode."



**The top 1%
operate on math.**

They have a cheat code.

This is that code.

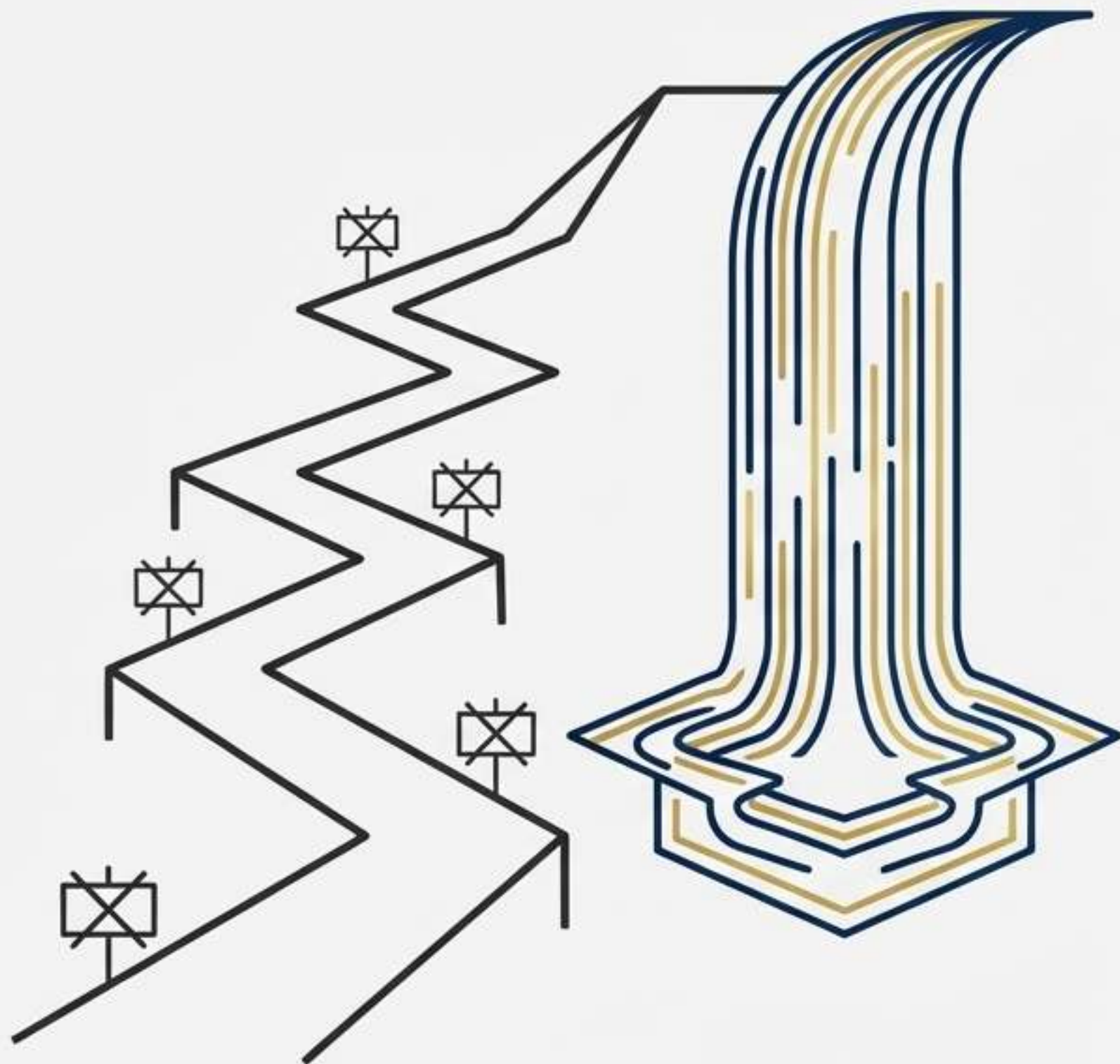
When Warren Buffett and Bill Gates were asked for the single most important quality for success, they both gave the same one-word answer:

FOCUS.



*“The number one reason for **success** is focusing on things with high potential consequences. The number one reason for failure is focusing on things with low or no potential consequences.”*

- Brian Tracy



The Mindset of a Winner: Become an “Animal”

Davie Fogarty, founder of the \$850M Oodie, built his skills on a foundation of failed businesses (a Vietnamese roll shop, a spice company).

His insight: “Every single failure has a select core few lessons within it.”

The winning mindset is to be an “animal”—a relentless bias to action. Ignore the signs that say “this is the wrong direction.” Just learn, adapt, and get to the waterfall.

**The entire game of business growth
is won or lost on one equation:**

$$\text{LTV} > \text{CAC}$$

(Lifetime Value > Customer Acquisition Cost)

“Whoever can spend the most to acquire a customer wins.” – Dan Kennedy

LTV



Deconstructing the Code, Part 1: LTV (The Real Number)

LTV is **Lifetime Gross Profit**, not just revenue.

Formula: (Gross Profit per Purchase) x (Avg. # of Purchases)

The Mind-Blowing Example: A Starbucks customer spends ~\$6 per visit. Their LTV is **\$14,000 - \$25,000**.

This is the number that dictates how much you can afford to spend to get them.

Deconstructing the Code, Part 2: CAC (The Full Cost)

CAC is NOT just your ad spend. It's the **TOTAL cost** to get one new customer.

Formula: (Ad Spend + Sales/Marketing Payroll + Software/Tools + Commissions) ÷ (New Customers from that Channel)

Founder's Trap: Are you doing low-level tasks? Your time has a replacement cost. Your **real** CAC is higher than you think.



CAC

The Golden Ratio: Your Target for Infinite Growth



< 1:1 - Broken.

You're losing money with every new customer.

3:1 - Healthy.

The gold standard. For every \$1 you spend, you get \$3 in gross profit back over the customer's lifetime.

> 6:1 - Opportunity.

You're likely under-spending on growth and leaving money on the table.

Making It Real: Calculating Your CAC Across Channels

Your CAC is different for every channel. Calculate them separately.



Paid Ads (Dog Biscuits)

Ad Spend +
Payroll/Tools
÷ 500 customers

= \$25 CAC



Cold Outreach (Agency)

Software + SDR
Payroll +
Commissions
÷ 4 clients

= \$1,031 CAC



Warm Outreach (Coaching)

Setter Payroll
÷ 5 clients

= \$100 CAC



Free Content (Course)

Creator Time +
Editing/Tools
÷ 20 customers

= \$77.50 CAC



Master the Game: 3 Ways to Level Up Your LTV

You understand the code. Now, it's time to manipulate it in your favor.

Mastering the game means systematically increasing your Lifetime Value.

Here are three powerful strategies for any e-commerce or online business.

LTV Strategy 1: Sell More Products

Increase the number of transactions per customer.



1. Post-Purchase Flow: Cross-sell complementary products automatically after the first purchase.



2. New Product Launches: Launch new products exclusively to your existing customer list first.



3. Loyalty Programs: Reward repeat purchases to build a habit.

LTV Strategy 2: Increase Purchase Frequency

Get customers to buy the **same** thing more often.



The ultimate weapon: **Subscribe & Save.**

This builds predictable, compounding revenue and locks in LTV.

Works for **consumables** (skincare, coffee, supplements) but can be creatively applied to **anything** (e.g., a “T-shirt of the month” club).

LTV Strategy 3: The Unconventional Play

Increase LTV *without selling your own products.*

Affiliate Marketing: Refer your customers to complementary, non-competing products or services.

Example: A skincare brand refers customers to a trusted dermatologist and earns a commission.

This adds value to your customer and revenue to your bottom line, increasing LTV.



Your New Reality: The Infinite Money Game



When you know your numbers and master the LTV:CAC ratio:

- You have a predictable growth engine.
- You can confidently invest in acquisition because you know your payback.
- You can outspend and outlast every competitor in your market.

You're no longer guessing. You're winning the game.

The 'Cheat Code' isn't a shortcut from work.

It's a shortcut from *wasted* work.

Focus. Know your numbers. Master the game.
