

Swimming with Sharks

DANIEL BRAMMALL



**Companion
Workbook**



Swimming with Sharks

Message from the author

Congratulations are in order! You've made your decision not just to buy the book 'Swimming with Sharks' but also to read it AND execute the Independent Planning-for-Results Method it teaches. Here's why I congratulate you on that decision ...

How good would it feel – really – if you were rock solid and certain about the future you wanted for you and your family?

- You'd have to have visible, tangible proof that you were on track to your goals and your imagined financial future.
- More than that ... you'd need a 'level 10' confidence that your finances were fully organised and bullet-proof, impervious to volatile markets and external events beyond your control.
- You'd need to know that if some sort of 'financial typhoon' ripped through the economy destroying everything in its path, YOUR financial house would still be standing, just as strong as ever, because you built it out of stone.

What would that really feel like? Well, my dear reader, THAT is the journey we're about to take together.

In the pages ahead we have reproduced all the templates from the book so that you can 'lather, rinse & repeat' as often as you want, till you've got the job done.

Remember, we're here to help! We live and breathe this so if you need help, we have additional resources that we can provide. Book a chat with us on

<https://swimming-with-sharks.net/claritycall>



“From Chapter 2”

Success Check-in exercise

The Complexity Habit, The Magic Pill Culture and The Forest and Trees Syndrome are examples of what can prevent you from making real progress towards financial certainty and confidence. Before you start to walk through the framework, let's first check in with where you're at right now in terms of your openness to embrace the new ideas and thinking in this book.

Below, rate yourself on a scale from 1 - 5 on how accurate the statements are – 1 means ‘not accurate at all’, and 5 means ‘most accurate’.

Once you've rated yourself for each statement, total up your scores and then use the Answer Key to determine your next steps.

Statement	Self-Rating
When it comes to planning my finances I feel stuck/caught in a loop.	
I fear I may be researching my way to an early grave.	
Being beholden to someone else for a solution is starting to look inevitable.	
I have no idea how my finances would stand up in the event of a catastrophe.	
I lose sleep over my future finances.	
My spouse and I don't see eye to eye on how to arrange our finances.	
My finances feel disorderly.	
I'm used to a low level of anxiety about financial planning that's always with me.	
When I think about the state of my financial affairs, I don't feel confident.	
My spouse and I don't have a clear direction in our financial planning.	
The more I look into areas of finance, the more complexity I discover.	
My options don't appear to be clear to me.	



Statement	Self-Rating
I don't feel in charge of my finances, I feel constrained by them.	
I got advice previously, however it hasn't dispelled these feelings of dissatisfaction.	
I am in an advice/investment program that isn't very satisfying.	
My experience with advisors is the solutions are more complicated than the problems.	
TOTAL YOUR SCORE:	

What Your Score Really Means

Score: 0 - 24

Get ready to soar

You're going to enjoy the new thinking and ideas in this book. All you need to do is follow the Method you're about to learn and you'll be well on your way to having a clear financial future and feeling very organised about your finances.

You're probably going to be tempted to skip ahead from time to time. Nothing wrong with that for you, but make a note to return to the skipped sections later so you can 'backfill' any missing concepts. That way you'll get the most from what this framework has to offer you.

You're probably going to love the thinking behind '**Expecting the Unexpected**', which is going to be covered in Part 3 of this book.

Score: 25 - 59

Get ready to soar

If you landed here, it means your past experiences are probably holding you back at least somewhat, and many people have this in common when trying to plan their financial future. There's a little work here for you to do to get up to speed, but if you can stay with the new ideas and get your head around the concepts as they're explained in this book, it's going to make life much easier for you. You should be able to implement the method efficiently and effectively.

My advice to you as you read through this book is to pay particular attention to a concept you'll hear repeatedly: your '**Must-Haves**'. Being clear on this may well be a big 'ah ha' for you.



Score: 60+
Get ready to soar

It's been quite some time since you had a sense of confidence and simplicity about your finances, and it's starting to cost you personally. Take solace: you're not alone! I'm probably not telling you anything you don't already feel very keenly: a solution that actually works is long overdue. On the bright side, you stand to benefit the most from implementing this framework, because the results you experience will be so transformative for you.

Here's how I suggest you proceed as you work your way through the methodology in this book: pay particular attention to Chapter 4. A light should go on for you ... **that chapter was basically written for you.** You may well find the concepts in Chapter 6 will bring welcome relief, too. Don't skip ahead – there is some groundwork that must be prepared before you're going to be ready for the ideas in those chapters.



“From Chapter 3”

The Complexity Habit

There are certain features of The Complexity Habit that can trap the unwary. How caught up are you in that tangled web and what can you do about it? Here are some simple questions to help shine a light on this malady.

Below, rate yourself on a scale from 1 - 5 on how accurate the statements are – 1 means ‘not accurate at all’, and 5 means ‘most accurate’. Once you’ve rated yourself for each statement, total up your scores and then use the Answer Key to determine your next steps.

Statement	Self-Rating
When things aren’t working I tend to jump in and learn as much as I can.	
I agree with the old saying ‘knowledge is power’.	
In my experience, big problems warrant big solutions.	
My advisers must be, above all else, highly technically credentialed.	
To combat being misinformed, I really need to get my head around the details.	
When I sink my teeth into a project I tend to bite off more than I can chew.	
My pet peeve is inefficiency or something not working properly.	
It’s important to make the best decision possible.	
Attempts to optimise my finances have resulted in dead ends.	
I feel anxious that I’m running out of time to solve my finance problems.	
I don’t like leaving problems unsolved, especially if they’re important.	
I get satisfaction from beating them at their own game.	
I often lose track of time when I’m looking into something online.	
When faced with a problem, my ‘go-to’ strategy is DIY research.	
Rarely in my experience do elegant, simple solutions have a lasting effect.	



Statement	Self-Rating
People call me persistent, focussed, or determined.	
I tend towards obsessive when it comes to problem solving.	
TOTAL UP YOUR SCORE:	

What Your Score Really Means

Score: 0 - 24

Ready for results

Although some of these tendencies leave you open to the Complexity Habit, it's not causing you undue difficulty right now. This means you're ready to take on some strategies and ideas that will become your new normal, to create the results you crave in your financial world. You're a blank canvas—so chin up!

Score: 25 - 59

Overthinking isn't helpful here

As you read through the pages that follow, try to keep that epithet in mind because your first reaction might be to second-guess the framework. Hey—that's totally okay, but let me reassure you: you don't need to 'white-knuckle the steering wheel'. You're on the right track.

Your first task is going to be pulling back out of the weeds to a 50,000-foot view. Being able to see your bigger picture in this way immediately relaxes your grip because you don't have to hold on to everything for fear of it falling on the floor. From here the view is just dandy: you can see it all unfolding in front of you, everything in view.

As you start to get a handle on your 'GPS', a concept you'll read about in Chapter 6, you will begin feeling more comfortable about trusting the process and letting go a little bit, which will reduce friction in the system. Results will start to flow for you.

Score: 60+

Analytics is your superpower

You and I have something in common, my dear friend. Although our superpower has got us out of trouble more often than not, and won us accolades and a feeling of satisfaction, perfectionism is our Achilles' Heel, especially when it comes to finance and financial planning.

Rarely does the financial services industry offer solutions that are simple and elegant, which gives you the opportunity to really engage with the details. Trouble is, while you're wrapped around the axle of all that complexity, you're being quietly fleeced.



“From Chapter 3”

The Magic Pill Culture

There are certainly plenty of examples showing how this tendency has major payoffs in our culture. In planning and optimising your finances, though, it can work against you.

Here are some simple questions to help you work that out. Below, rate yourself on a scale from 1 - 5 on how accurate the statements are – 1 means ‘not accurate at all’, and 5 means most accurate’. Once you’ve rated yourself for each statement, total up your scores and then use the Answer Key to determine your next steps.

Statement	Self-Rating
Making decisions is not my problem.	
Momentum is important.	
Attempts to optimise my finances have been frustrating stops and starts.	
I tend to over-extend myself which leads to having too many projects.	
I've been described as ambitious.	
My pet peeve is slow drivers.	
I expect my advisers to see things from a bigger perspective	
My Achilles' Heel is implementation – I'm great at strategy, lousy at follow through.	
I find attending to details more tiring than dealing with something and moving on.	
I'm great at dealing with the problem at hand.	
When the next problem comes up, I'll deal with that too.	
I can often be disappointed by the performance of others.	
It annoys me when people can't make a decision or over-analyse the problem.	
My financial anxiety is around lack of a cohesive, comprehensive solution.	



Statement	Self-Rating
I do tend to overwork myself, sometimes to exhaustion.	
My finances weren't built to a master-blueprint, they just sort of evolved.	
TOTAL YOUR SCORE:	

What Your Score Really Means

Score: 0 - 19
The blank canvas

The good news is that this is not your problem. As you get deeper into this approach, it's likely to easily resonate with you and executing the Method will feel straightforward and sensible. The risk, though, because this particular Magic Pill hurdle is not yours, is that you'll skip important sections or miss key messages. Don't short-change yourself. Read what's here and profit by it. Read on.

Score: 21 - 54
Action Jackson

This isn't your particular brand of kryptonite, but your results might be being held back from really helping you to soar like an eagle.

I'm willing to bet, too, that if you've received advice before, it's probably not provided any sort of lasting benefits. There is a very good reason for this – it was symptom-based, not goal-based. This is very common in financial services which generally employs this self-serving symptomatic approach to prioritise its interests ahead of yours.

This Method is a holistic and comprehensive framework that leaves nothing to chance and nothing unattended. Like any good solution, it also evolves as with you to help you solve bigger problems as you move through the journey.



Score: 55+
The quarterback

"Throw me the ball, I've got this." Your skill and confidence are great assets in your career and in life. The danger you face, Mr/Mrs Remarkably Capable Person, lies in your potential to do yourself incredible damage by racing down the wrong road at a million miles an hour.

It takes a while to discover that a dead end is actually a dead end. Worse, because you're a 'can do' person, the risk is you'll get to the dead end and start an excavation program to tunnel through to the other side.

Considering your past experiences, you might find it tough to stick with the program and see this Method through because it's such a comprehensive and enduring solution. That might mean you'll find it a challenge to just follow the bouncing ball. That's okay, built into the program are numerous flag-points that you should keep an eye out for because they'll give you the feedback you need to keep on keeping on.



“From Chapter 3”

Forest and Trees Syndrome

Are you caught up in Forest and Trees Syndrome? Here are some simple questions to help you break out of that trap if you’re stuck.

Below, rate yourself on a scale from 1 - 5 on how accurate the statements are – 1 means ‘not accurate at all’, and 5 means ‘most accurate’. Once you’ve rated yourself for each statement, total up your scores and then use the Answer Key to determine your next steps.

Statement	Self-Rating
I feel at home in the driver’s seat.	
Pet peeve: stupid people.	
Good advice: ask and ye shall receive.	
I didn’t get to where I am by leaving it to chance.	
When it comes to decisions that affect my wealth, there’s no second chance here.	
My anxiety is around being taken advantage of or misled.	
These days, often the only way to distinguish value is by lowest cost.	
Attempts to optimise any aspect of my finances have proven to be far slower and more obstructed than they should have been.	
I’m used to achieving what I set out to achieve, one way or another	
When relying on others, I expect results as good as those I accomplish.	
When I tell someone something, I expect them to do it.	
Capable people are not as common as incapable people.	
Reducing standards to suit the lowest common denominator is a losing strategy.	
I might overthink things, but it has always stood by me when it counted.	
TOTAL UP YOUR SCORE:	



What Your Score Really Means

Score: 0 - 10

Green light

It looks like you're not overly weighed down by this hurdle. 'The Catch' to this Method, explained in Chapter 5, is not likely to come as any surprise to you, and you've got the green light to put your foot to the floor because the chances are that, if this is you, you should find the new ideas and concepts you're going to read in the pages ahead make sense and fall into place.

Score: 11 - 44

Bob the Builder

Having built a strong asset base hasn't left you jaded, but if you start to feel tense through this process you run the risk of skimming certain sections and missing key messages. Chances are this will come back to haunt you later as you progress in the framework and the fixator in you comes out, grinding your progress to a halt.

Being able to keep your big picture top of mind, when all about you are losing theirs, is not just valuable for people built like Bernie – it's valuable for us all.

You're probably used to getting handed problems that need to be solved before you can resume what you were doing before the interruption. This is also evidence you're immensely capable ... which unfortunately does have a downside, believe it or not. Because the financial services industry specialises in loading you up with stuff that'll keep you busy.

Let's face it, you didn't get to where you are by losing your head when all around you were also losing theirs.

If you find yourself digging in or getting snagged on a particular sub-quest that you just can't leave alone, remember this: this Method is, at its core, simple. Sure, the book is 12+ chapters long, but what pumps blood through its veins is a very simple machine, and it won't work if you clog it up with too much thinking.

Keep the reins loose in your hands, let the temptation to second-guess where this is going pass you by, and have a little trust in the Method. You're not wasting your time here, I can promise you.

Score: 45+

The cynic

Your hard-won experience has earned you wisdom. It doesn't come without a cost, though, which is a dash of scepticism, even a little sprinkle of cynicism. Good news: the truth is that this can help when it comes to finance because – although it might sound a little harsh – being sceptical about the financial services industry is not unreasonable, frankly.

There is some sobering news, though, and that is you do run the risk of negotiating a pretty cost-effective solution ... only to find out that it only does half the job because the counter-party to your negotiation didn't realise that the offer wasn't viable in the long run.

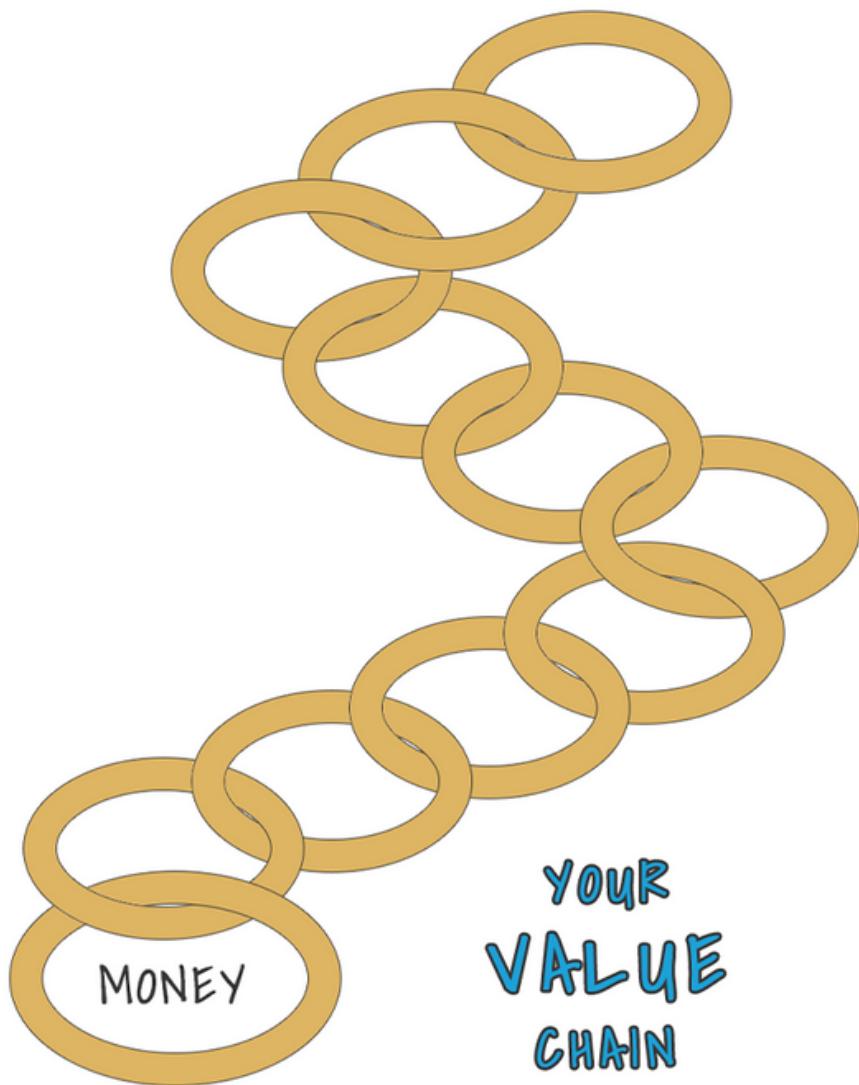
The Independent Planning-for-results Method is liberally seasoned with reminders to recall your bigger picture and end-game, for you and your family. This is no bitter pill you're being forced to swallow – there are battles and there are wars, and it's important to be able to tell one from the other when it counts.

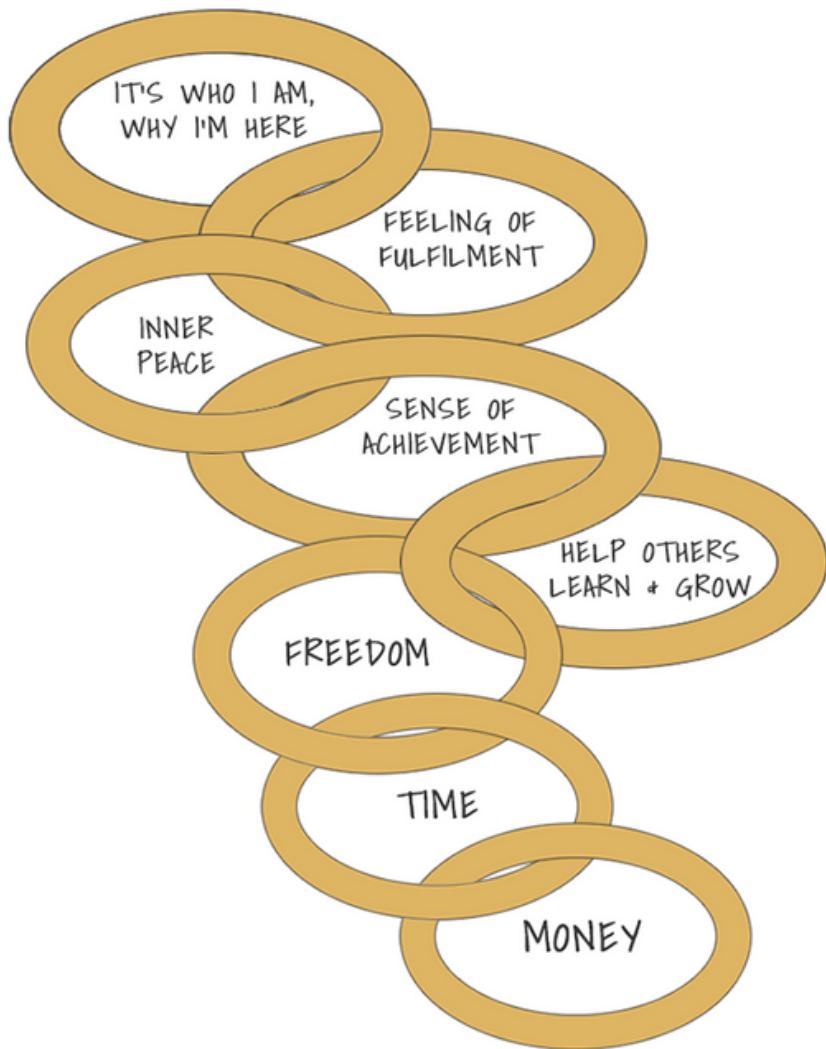


“From Chapter 8”

Capturing your value chain

Capturing your Value Chain is an exercise in getting perspective. Today's modern world is a noisy, busy place, full of demands for our attention and time. In an environment like this, it's easy to lose sight of what's important and instead act on what's shouting the loudest. However when you quieten your world for a moment, and fix your gaze on the horizon, your valued direction reveals itself. With that in mind, follow the directions in chapter 8 and use the template here in the workbook to capture your value chain, so that you have a solid platform to easily and quickly identify the Must-Haves of your future, an exercise in the next chapter.





When you finish the exercise the links in your chain connect together to form something of a mission statement. The above completed example of a Value Chain might sound something like this:

"What's important about money to me is, firstly, that it gives me time. And having that time really gives me a sense of freedom which, in turn, makes me feel independent. Being independent means I am able to help others learn and grow, which then gives me a sense of achievement and, ultimately, a real feeling of inner peace and fulfilment. Because that's who I am, that's why I'm here."



“From Chapter 9”

Revealing your Must-Haves

Having clarified what's truly important to you, the task at hand is to think about what you'd like to accomplish as you set off in your valued direction. At this point you want to avoid chasing rainbows, fantasies or whims that are masquerading as ‘goals’. The exercise for this chapter is to consider the outcomes you simply must have in your future, it's a non-negotiable, like you need your next breath. Follow the directions in chapter 9 and populate the template in this section for every ‘Must-Have’ you identify. This exercise is critical to establish your roadmap in later chapters.

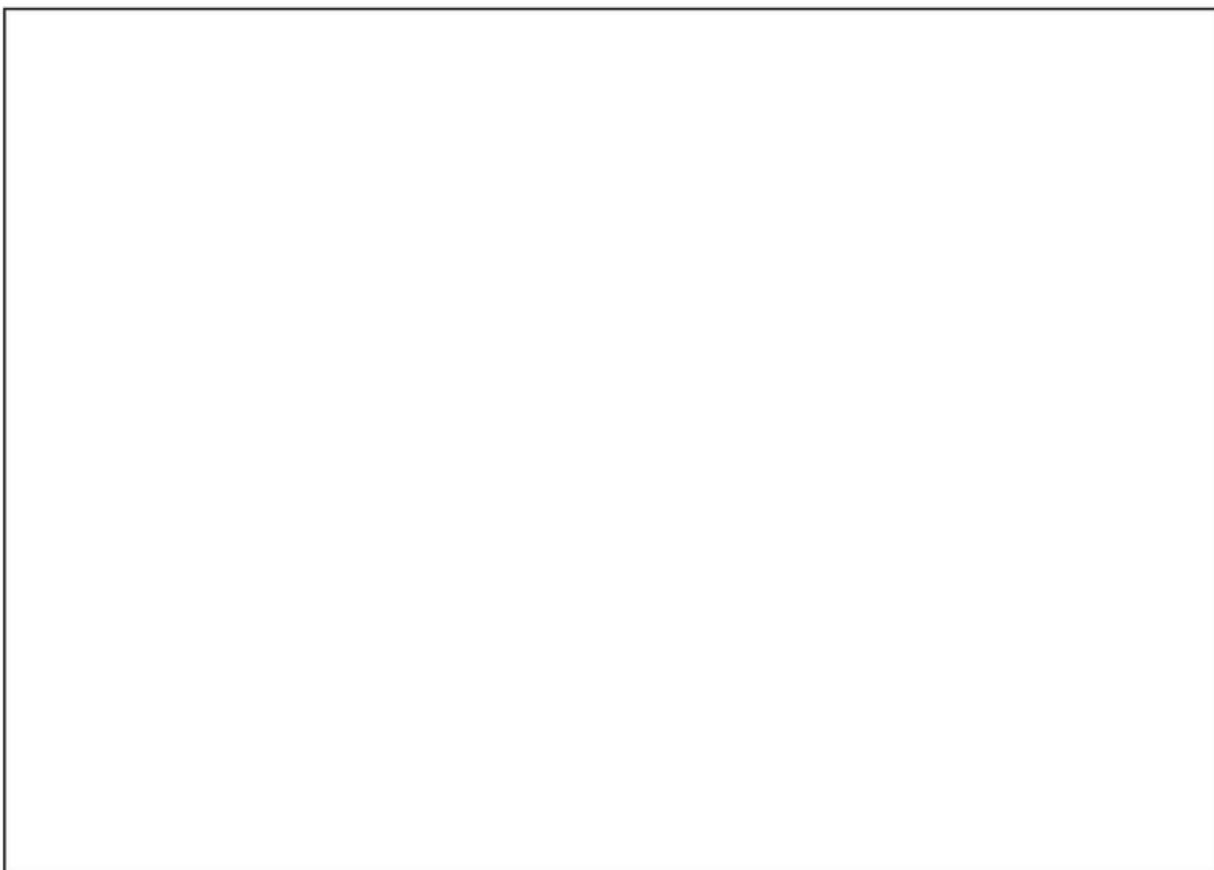
My Must-Haves	
Name:	
Due Date:	
Target Sum:	
Think and Feel	

My Must-Haves	
Name:	Doing a Lap
Due Date:	25 December 2030
Target Sum:	\$100,000
Think and Feel	
Awesome. Connected. A good parent.	

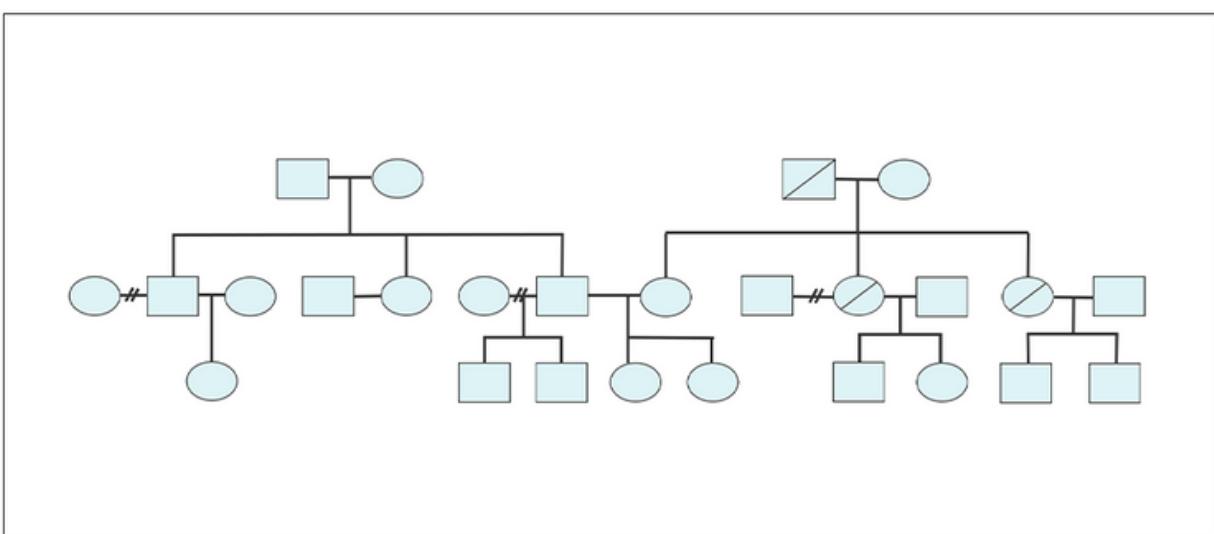


“From Chapter 10”

‘My Family Tree’



Follow the instructions in Chapter 10 to create your own family tree. The illustration below is an example taken from the book to demonstrate three generations of family tree.



“From Chapter 10”

‘My Family Timeline’

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Follow the instructions in Chapter 10 to create your own family timeline. The illustrations below are examples taken from the book.

YEAR	PI RETIRES			MOVE TO COAST
	LAST FAMILY HOLIDAY	C3 CAR	C1 MARRIED?	
NEW HOME	P2 RETIRES	GRANDKIDS?		
2023 YEAR	2028	2033	2043	
P1 53	58	63	73	
P2 48	53	58	68	
C1 15	20	25	35	
C2 13	18	23	33	
C3 10	15	20	30	

The timeline illustrates key events for five family members over a 34-year period:

- JOHNNY:** Starts High School (2024), 3 Months in Europe (2025), Home Upgrade (2027), Driving Test (2029), Goes to Uni? (2031), 18th Birthday (2032), Gets Married (2035), Work is Optional (2036).
- JILL:** Starts High School (2025), Gets Married (2035).
- MARY:** Gets Married (2035).
- SUE:** Starts High School (2028), Gets Married (2035).
- JACK:** Gets Married (2035).

YEAR	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
JACK	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56
JILL	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
JOHNNY	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
MARY	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
SUE	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20



“From Chapter 11”

A ‘Must-Have Blueprint’ is an intellectual property asset that takes your ‘Must-Have’ target and documents how the strategy that is to be used to accomplish it (called the ‘funding mechanism’) and a forecast of what ‘on track’ looks like (called the ‘funding schedule’). Following the instructions in Chapter 11, populate the blueprint template for each Must-Have you documented in chapter 9.

Must-Have Blueprint			
Name:	Doing a Lap	Feelings on achievement	
Due Date:	25 December 2030	Awesome. Connected. A good parent	
Target Sum:	\$100,000		
Funding mechanism - the key actions required			
On the first of each month, \$1088 is to be transferred from XYZ account, into ABC investment program which must earn at least 2.5% per annum above inflation, net of all costs and taxes.			
Funding schedule - 'on track' looks like this			
25 Dec 2023		\$12,500	
25 Dec 2024		\$25,000	
25 Dec 2025		\$37,500	
25 Dec 2026		\$50,000	
25 Dec 2027		\$62,500	
25 Dec 2028		\$75,000	
25 Dec 2029		\$87,500	
25 Dec 2030		\$100,000	

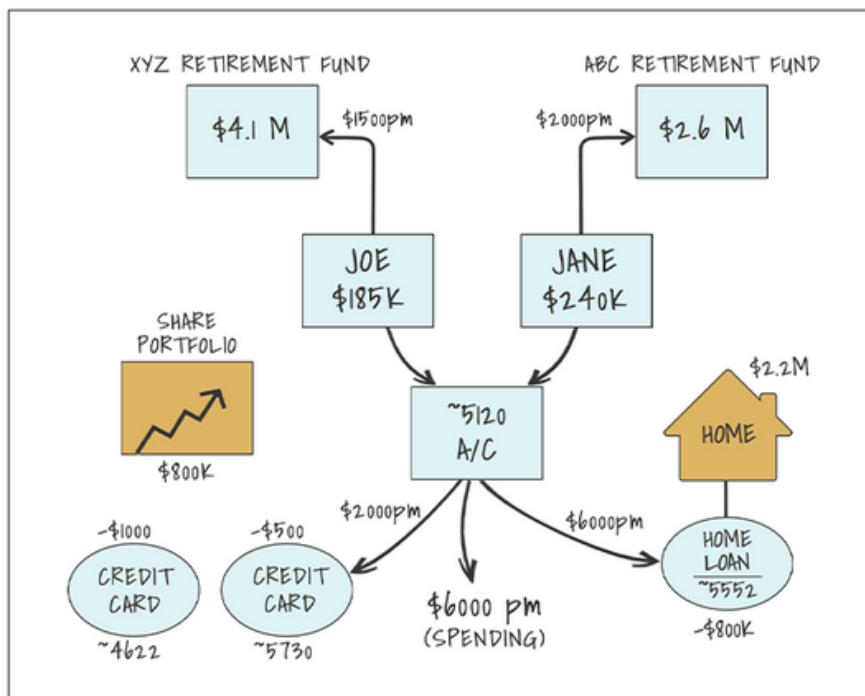


“From Chapter 11”

‘My Financial Snapshot’



Follow the instructions in chapter 11 to create an ‘all-in-one-glance’ snapshot of your financial structure. Use the financial snapshot in your progress reports and to communicate with the individuals on your ‘cabinet of advisers’.

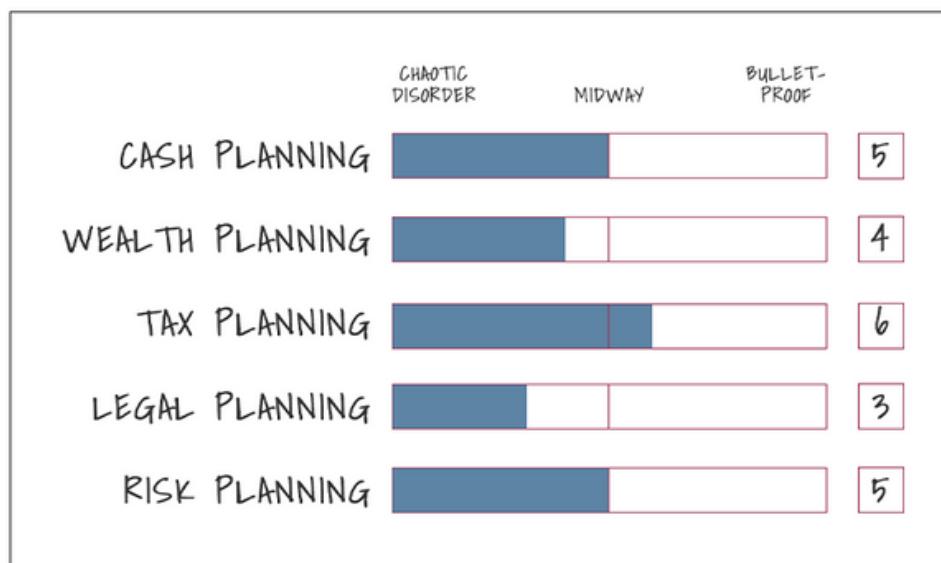


“From Chapter 11”

The likelihood of achieving your Must-Haves improves incrementally with each step you take towards becoming financially bulletproof. Follow the four steps on how to create your own bulletproof progress report card in Chapter 11 using the template below.

	CHAOTIC DISORDER	MIDWAY	BULLETPROOF
CASH PLANNING			
WEALTH PLANNING			
TAX PLANNING			
LEGAL PLANNING			
RISK PLANNING			

(Example)



“From Chapter 12”

The concept of your own Global Positioning System first appears in chapter 6 because your GPS is the backbone of the Independent Planning-for-results Method. This is a powerful ‘roadmapping’ tool that connects all your deep planning to the results that naturally follow from implementing your plans. Use the template here and follow the instructions in chapter 12 to start creating your own GPS.

Due by progress meeting 2024			
Due by progress meeting			
Due by progress meeting			
Due by progress meeting 2025			
Due by progress meeting			
Due by progress meeting			
Due by progress meeting 2026			



How to get more help

My team and I – we live and breathe this stuff and we're genuinely excited at the prospect of another joining the ranks of those who are financially organised and experiencing the life they and their family deserve. Don't wait, give us a call for a chat because we want to help:
<https://swimming-with-sharks.net/claritycall>

