**TBP 261 Financial Fortress Masterclass Edited\_Transcription**

[Daniel Hill] (0:05 - 55:26)

Welcome to the Blueprint Podcast. In these episodes, I'm going to share with you my life's work boiled down into simple blueprints that I used to build a 10 million pound portfolio and retire with financial independence at the age of 35. You can listen to these podcasts in any order, and I guarantee you that when you execute them in practice, you will see that success and failure are both very predictable.

Let's get into the next blueprint. Welcome to this exclusive and free online masterclass where I'm going to take you through the secrets to go from being a busy entrepreneur who's already making six or seven figures a year to become a high net worth, highly leveraged, highly lucrative property entrepreneur. And if you genuinely want to achieve financial independence, this is the difference between having generational wealth secured for you and your family, whatever happens in the market, and you running around being a noisy, busy entrepreneur, stressed, burned out, maybe even risking going broke and understanding how to go from one to the other.

Now, many of you might have seen this last year, we released a six week online training program to teach people start to finish how to go from having a six figure income, six or seven figure income, and being a busy entrepreneur or high net worth individual to actually owning a portfolio of low risk, low return assets so that financial security and independence is guaranteed for you, for your family, and for the rest of your life. And what I'm going to do is I'm going to take you through this in this masterclass.

And what you realize is by now you're at a point where you, I suspect, know that actually making money is really easy. Going out there, when you know how to play the game and you know what strategy to do, what tricks to use, what products to use, what clients to sell to, how to package it, position it, deliver it, all of those things, you know that actually making money is easy. And you could go to work seven days a week and make 100 grand, a million pound a month, whatever you want to make.

You know that making money is actually easy. Well, what we're talking about here is if you are already in that category of people that are making 100,000 pound a year or more and or are a existing high net worth individual, you will understand that this is where wealth creation starts. It's not where it finishes.

And what I mean by that is the mistake I see a lot of people make is they think they want to make loads of money. And once they've got to a point where they're living the dream, they're on the beach, they're having the cocktails, they've got the cars, they've got the big house, private travel, help, you know, help around the around the house with the family, things like that. And you're going to work making loads of money.

You think you've made it. Actually, that is the beginning of wealth creation, not the end, because there's no shortage of people who've been in a position where they've run businesses, had or made loads of money only to actually lose it very quickly. And we see this all the time.

People who make loads of money have loads of income, loads of outgoings. The market changes. There's a recession.

It catches them out. And before you know it, they have to go through the embarrassment and rigmarole of unwinding all of that perceived success and realizing they spent everything they ever had. And then they weren't actually wealthy altogether.

They were just living a rich lifestyle with loads of overheads. My promise to you is I will teach you in the next 25 minutes more about advanced wealth creation, generation and management than most people in the world will learn in their entire lifetime. And I will make this really simple so you understand it start to finish.

Now, financial fortress is what we're going to talk about here. And this is a term. These are the two terms we're going to look at.

Financial fortress is if you imagine your business is what makes you the money and that's the castle. If you had a moat around that estate, which meant that nobody, no recession, no market, no law case or legal suit could ever collapse your business. This is basically what we're looking at doing here.

So the financial fortress is the moat around your estate. It means if you've got a house and a business, you're going to build a load of assets around there that mean that it's protected forever. So you, your family and your income are guaranteed and secure for life.

And living off the steam is what we want you to get, because at the minute you're living from activity and you're going to work. You have employees, you have businesses and you're living off activity, whereas living off the steam is actually having money that comes from assets that you never have to work from. It just comes, it just comes in naturally.

And by the time we finish this, you'll understand what that looks like. So starting with living off the steam, what does that actually mean? Well, if you think about the difference between activity and assets, living off the steam is living from assets, living from going to work and running a business is activity.

And the easiest way to explain this is getting off the grid. So if you think about the UK and or worldwide, and you think about the way that society is built nowadays in most capitalist economies, you have to go to work to pay your bills. You're trapped in this environment where you have to pay the water bill, the gas bill, the electricity bill, the school fees, the mortgage, the fuel in the car.

And because you have to pay for those things, you have to earn money to do them. And that's the trap, really. You have to get on the treadmill, run, go to work, make the money, pay the bills, and then do it over and over again.

And this is basically what 99% of the society are doing is they're going to work, including the entrepreneurs, including those making a million pound a year, they're earning the money and then they're spending it. But it's a trap. You're never really getting anywhere.

The level above this is self-employment. And if you imagine rather than going to work and paying electricity bill, you actually bought yourself a generator. So you saved up and you bought a generator and you plugged in your house or whatever it is you want to run from a generator, actually, you're no longer on the grid.

Now you sort of, you own the generator, you'd have to pay the grid for it, but you do still have to top it up and it's noisy and it's smelly and it breaks down, but it's given you a degree of independence. It's sort of creating your own energy, but it's still, it's still hard work. What we want you to do with financial fortress and living off the steam and what we would call genuine financial independence is that you actually get you off the grid and getting you off the grid means you work once, you know, you run your business, make loads of money, a hundred grand, 200 grand, 500 grand, a million pound a year, whatever.

You go to work, make loads of money. You buy solar panels and then you earn forever. So if you work once, buy the solar panels and then you're off the grid.

Now, once you own solar panels, you never, ever have to, as long as they don't break, but most of them you can get sort of 20, 30 year guarantees, as long as they don't break and you look after them well, very little work, very little risk, very little noise, but you never have to pay an electricity bill again. And this is what living off the steam is all about. It's about working hard, working once, going out there, making the money, buying the assets and then living off the steam that comes off the assets, the income from the assets, not the activity.

Paying the electricity bill from the money that comes off the solar panels, not from having to go to work and pay the bill. And we want to get you off the grids. You never have to go to work, run a business.

You're never relying on what you do ever again. So if anyone who hasn't heard me speak previously and you're watching this for the first time, my name is Daniel Hill. Over the last, over two decades, I have started, scaled and sold over 40 different companies.

And what I realized when it got to COVID was everybody actually absolutely lost their cool. Everyone was panicking. Companies were going bust.

The government was bailing everybody out and the whole world just went into complete disrepute because that treadmill that they were running on had stopped. And you imagine if that happened to you, you're running your business now. Imagine Google released an app that replaced you for free or the government introduced a tax that wiped out your profit or for whatever reason, the market shifted or your business went bust.

That is a very likely outcome for most people. What would you do when that happens? And like COVID, would you just run for the hills?

Would it be complete game over? And I just didn't get it. I just saw it and thought, how is everybody in such a bad situation?

Restaurants were claiming they had 15 days working capital. I was thinking, wow, how can you live a life or run a business like that? I, at the same time, was over in Tenerife.

The lockdown was announced. We figured it was all going out. Sort of went into the panic with everyone else.

And then once it sort of settled down into a bit of rhythm, I thought, right, well, I'm not going to be locked down in my house. I'll travel for work. I'll go overseas.

We bought a boat and lived a lot of lockdown on a boat. But I still had eight figure overheads. But it just didn't concern me because I had loads of assets.

My businesses were reasonably lean. All of my group of companies were very liquid. And it was just built in a way that was very different to what I saw most other people doing.

And as we got about a year into the pandemic, I got a letter of resignation from one of the businesses I owned at the time was a national portfolio management company, head office in Nottingham, eight offices around the UK. And for various reasons, the pandemic did a lot of things for people professionally, personally. Within the space of two weeks, I had the head of property management and two of the property managers all hand their notice in.

Bear in mind the team was only a team of five or six. And I thought, right, well, do you know what? I've got two options here.

I go back to the UK. I rebuild the team. And I forever have this swinging blade above my head that at a second's notice, I have to get on a plane and go back and sort out a business or a site or a development.

Or because I don't need the money, because I could sell all of my businesses and assets today, or sorry, all of my businesses and non-financial fortress assets today, and my life wouldn't even change. It wouldn't change a bit. Absolutely nothing would change financially.

I thought, do I go back and have that hanging over my head or do I sell? And actually what I decided to do was to sell. I thought, do you know what?

I'm at a point now I've got complete financial independence. I don't need to work. I could sell all of the businesses and my life wouldn't change a bit because all of my money that I live off comes from assets that have nothing to do with the business, nothing to do with the portfolio.

They're just low risk, low return pension assets in the background that are there when I need them. And that's what I did. I sold my company.

I went from a team of over 40 to a team of four. I jumped on a plane, went back to Tenerife. I just enjoyed slowing down, putting my feet up.

And the fact that I could make decisions like that, life-changing decisions, because I wanted to, because I could, not because I had to, you know, I didn't have to keep running the business. That's what real financial independence is. Work hard, earn once, buy the assets.

And then the second that day comes where you don't want to work, one of your children or parents gets ill, the market turns and your business goes bust. We have another recession or pandemic or whatever. The day that comes, you can press the button, tap out, and you can still carry on your life.

Nothing would change at all. This is where we want to get you to. So I did it.

I blueprinted it. Adam Goff was actually one of the first ones to exit. He now runs, he's now the managing director of Property Entrepreneur and runs that.

He lives in Bali, flies in every month for the events, living the dream sort of life by design blueprint. He sold his business when the pandemic came. I've done my work, I've bought my assets, I've built my financial fortress.

I don't really need to run this company anymore. So he pressed the button, sold it, and went traveling the world for two years because he didn't have to work. He had the choice.

And now he's chose to come back to work like many of us do, and he's enjoying it. He's doing what he loves. He's flying in from Bali.

He's working from a desert island. He's having a great time. I did it at 35.

I got to 35 and thought, you know what? I've done this for 20 years. I don't want to keep growing.

I've got enough money. I want to buy back my time. Actually, I'm going to exit the market.

And I decided to sell my business, tap the button, and go and live on a narrowboat and just slow down. And then finally, Josh Keegan, who most recently, similar in the pandemic, he'd done exactly the same. He'd never had a business before, started one, scaled it, systemized it, was kicking out really good six-figure profits.

When the pandemic came, he decided, you know what? I don't want to run this business anymore. I've got a young family.

I want to spend more time with. I want to go part-time. He tapped the button, sold the company, and now has this financial independence and income so he never has to work again.

And this is what we're really looking for for you. If you want to achieve financial independence, you can move to that next level. And this is what we call the living off the steam blueprint.

The idea that rather than having to live off the grid, you go and buy solar panels. Rather than having to live off activity, you go and buy assets. When the day comes you can't run your business, you can tap out and do the same.

And we want exactly the same for you because wealth creation is a journey. And the reality is most people get rich, make loads of money, spend loads of money, and then get stuck in that purgatory for decades. We actually want you to understand the secret of the wealth journey.

And what you'll realize is there's three steps to becoming wealthy. And the reality is most people only ever try to get to level one. The people who get to level one still don't even escape it.

And these are the three levels. So the first is level one is about earning it. Most entrepreneurs build businesses that don't make money.

They never actually get to a point where they're making loads of cash. And those that do get stuck there. They earn 50 grand a year, they spend it.

100 grand a year, spend it. Half a million pound a year, they spend it. And they never actually move into the wealth creation journey.

They get really good at making loads of money and think that's what it is. The reality is you don't want to make loads of income. You want to own loads of assets.

You don't want to have loads of cash coming in every year. You want to have loads of time. You don't want to be chasing the next big thing every month.

You want to have complete freedom of choice and independence to do what you want. So once you've earned to level one and you've got three, you know, hundreds of thousands of pounds a year coming in, or 100,000 pounds a year, in excess of 100,000 pounds a year coming in. Once you earn in it, you then need to establish it.

And this is what we're talking about in this masterclass is if you're making over 100,000 pounds a year and you're not establishing your wealth by buying assets and building a financial fortress, you're completely missing the point because all you're doing every year is running on the treadmill and probably turning it faster and faster and faster. Level two is about taking the money you've made and then buying assets and actually establishing your wealth in low risk, low return, boring assets that sit on the sidelines that you can retire from and actually achieving financial independence. That's level two.

That's what we want you to get to. And then once you've done that and you have that freedom of choice and your brain's been rewired to understand that once you own loads of assets and you're looking at your 100 grand a year coming in from these assets and then how hard you have to work for the other 100 grand a year, it doesn't take many months or years to realize, actually, there might be a better quality of living out there than running a big, noisy, risky business. And that's level three.

Level three is enjoying it. That's where I am now. Now, when you're making millions of pounds a year and you're only working one or two days a month, how do you then enjoy your life?

And it's not that straightforward and easy. You know, it might sound fantastic. But when you've run on the treadmill for 20 years, there's a whole new level you've got to experience about passion, purpose, freedom, choice, health, fitness, removing away from addiction and drawing back.

And that's the enjoying it. What we focus on in this masterclass is how do you go from level one to level two? If you're on this masterclass, you're already making your money.

You've already got good cash. But how do you get to my position where you can actually enjoy it knowing that it doesn't matter what happens to your business or anything. You can press the button, tap out at any point.

We want to establish your wealth. So I had this anxiety and you may or may not have it. I was really surprised that not everyone thinks this way.

So if you don't have this, that's fine. But to let you know, the reason I did what I did is because I did have this. This was a huge anxiety that every month I went to work and it got to the end of the month.

I would think every month I stayed in business was a success. And every pound I earn, I thought was the last pound I would make. And in my head, I had to work as hard as possible to save as much as I could to then buy loads of assets so that when the day came that my business did go bust, it didn't matter because it wasn't all for nothing.

I'd save the cash. I'd invested it. And then I was financially independent.

And I was plagued by that for over a decade. And every month, all I was thinking was make as much as I can, save as much as I can, spend as little as possible, and then buy these assets. And the reality is, 10 years later, 15 years later, I retired with full financial independence.

I have my dream lifestyle, my dream car. I live in a 10,000 square foot manor estate, which I bought. And every single, in my dream house, and every single penny of this dream that I always wanted is free.

Everything it cost me to buy the car, have my lifestyle, have full-time help around the house, have the dream home, every penny that it cost me to live that lifestyle comes from the assets I own. It doesn't come from any of the business stuff I do. I do it for fun.

I can say yes. I can say no. I can fold it tomorrow.

My life will never change. I'll always live in that house. I'll always have the same car because the money comes from the assets, not from the activity.

And this is what we want for you. We want to have the same for you. Because the reality is, you've got a very small window of opportunity.

If you don't have that anxiety I had, you should have. Because this window of opportunity is you're young enough. You're healthy enough.

You're fit enough. You're driven enough. The market is accommodating enough.

You have a business that gives you enough. But that will not last forever. I guarantee you, either the market will change, a competitor will come in.

Your key team member will leave and set up a competing business. The algorithm or social media platform you use will change the rules, change the obligations. The government will tax whatever you do.

Your parents will get ill. You will get ill. One of your kids will get ill.

Whatever it is, something will happen, which means you can't do what you're currently doing. The only way your life will continue is if you build this financial fortress and get to a point where you are actually living off the steam. So I'm going to take you through what this actually looks like from a wealth creation perspective.

And this is how the blueprint works in the easiest sense. So the first is to understand the difference between rich and wealthy. The rich work hard, have high income and high outgoings.

And that's fine. Loads of money, big house, car, private school fees. All good.

Have the same things. I know exactly what you mean. But the difference is the rich have to work hard for it.

They have high income, high outgoings. The wealthy have a high net worth. So rich is about income and expenditure.

Wealthy is about net worth and balance sheet. Rich tend to work hard, be very busy, quite stressed. Wealthy don't go to work.

They don't have noisy businesses. They don't get involved in the day to day. They just have loads of assets, big portfolio, seven or eight figure, nine figure net wealth.

And they're just, you know, they're in that wealthy category. The way they got there is to understand a number of levels to the game. And this is the three levels to how finance works.

If you think about the first level, which is financial dependence, financial dependence is when you have to have a job. So you could say this is for your own business. But in this scenario, you're financially dependent on going to work.

It's what 98% of the population do. They've got a job. They go to work and they're dependent on their employer.

They earn the money. They pay the salary. They go to work.

They do what they're told. And that's level one. They're financially dependent.

Level two, which is actually miscommunicated, is financial freedom. And financial freedom is where people think they leave their job. They quit their career.

They don't have to work for the man. Now they've got their own portfolio, their own business, their own website, whatever. They're making money.

And they're like, you know what? This is financial freedom. I don't have a boss.

I don't have to go to work. But the reality is you're probably working twice as much or twice as stressed for half as much money because you're responsible for the employees. You're paying the bills.

You're worrying about all this stuff. And you're very, very busy. So yes, you've got a degree of freedom of choice.

But actually, it's not really the aim of the game. The aim of the game is to do that, get the freedom, get control, make your money, but then get to level three, which is financial independence. And if financial dependence means you work for someone else, financial freedom means you work for yourself.

Financial independence means you never have to work for anybody, period. Imagine what that would be like. Just think for a minute that you could start making the decisions you make on a daily basis based on the facts of what you want to do, not what you have to do.

Because what you have to do is normally because you own a business and you have clients and customers, you do what you have to do because you're dependent on that income. Whereas financial independence means you don't have clients or you're not forward-facing to clients. You don't have big, noisy businesses.

You have assets that pay your salary, so you can decide to do whatever you want on a daily basis. This is level three, and this is financial independence. So we want to move you through those levels.

Just jumping in quickly with a opportunity for you. So in Property Entrepreneur, we use a scorecard called the Life by Design Scorecard, and it shows you exactly where you are excelling in life and where you have the opportunity to improve. We created this two years ago, and it uses every single life mapping matrix and psychometric testing that is out there to rate your life and show you where you currently excel and where you have the opportunity to improve.

If you want to do yours now, go to the show notes and visit www.lifebydesignscorecard.co.uk now. There's a link in the show notes. You can click it, and in less than five minutes, it's completely free.

You'll get a full bespoke report, and it will show you exactly where you're excelling in certain parts of your life and which specific areas you need to pay more attention to. It's completely free. We've never shared it before outside of Property Entrepreneur.

Go into the show notes now. Click the link. It's www.lifebydesignscorecard.co.uk. Back to the podcast. So how do we do this? How do we actually level up? Well, this is understanding the three levels to wealth creation, and the first one, which is level one, is cash flow.

And cash flow is you want to get to a point where the money you make every month from repeat stuff comes in every month without fail. That's like your salary. You've got that nailed.

And once that's done, you need to stop. You don't want a big, noisy, national, multi-million pound organization that's going to eat you alive. There's no point.

But you do want money coming in every month that pays your mortgage, puts food on the table, and pays your costs. This would be cash flow strategies. And in property, this would be things like HMOs.

So HMO property, I went out, bought a few HMOs. Noisy, hard work, refurbs, tenants drinking each other's milk, utility bills, compliance, HMO licensing, noisy, headache. But the good thing is it paid well.

You know, £800, £1,000, £2,000 per property. That's what you want to pay your salary. But what you want to do is get to a point where you've got them.

They're paying your salary. It's noisy. It's cash flow.

It requires some activity to keep it going. But once that's done, you want to stop. And once you've brought back your time by covering your outgoings, so your salary is paid, your mortgage is paid, your family looked after, you then use the rest of the time to create wealth.

And this is what most people miss, because level two is actually about what we call profit. And profit is large capital events that are not noisy, do not have employees, do not have overheads. They're large chunks of cash.

They don't come in every month. So you wouldn't want to pay a mortgage with that. But when they do come in, they're £50,000 or £100,000 in a lump sum.

They just land in the bank. Fantastic, amazing, low risk, maximum return. But you've got to pay your salary in the meantime.

You have these large lumps of cash and things like this that do the profit would be stuff like deal packaging or flipping. Or for me, it was build to sell apartments. So I started building these blocks of apartments, building them, developing them, selling them.

And it might take like a year, two years to get out of it. But when it came in, it was £100,000, £200,000, £500,000 as a lump chunk of cash. And this then sits in the bank.

I'm not paying salaries. I'm not paying my salary. I'm not paying my mortgage, just cash in the bank.

And that's when your net wealth starts to increase. When that balance sheet value starts to increase and you've got liquid capital to do stuff with. And then what we do is move to level three.

And this is where wealth is established. This is that second gear, earning it, establishing it. And establishing it, we start to buy assets.

And this is level three when we get up to the asset level where we're building a pension that we own, can be low risk, low return, have it forever, rather than a cashflow portfolio or cashflow business that we run. And these sort of assets would just be the most boring things you can think of. So a single let house, you buy for £100,000, makes you 8% return on investment.

And you put it on a five-year lease to a charity or to the council. It's not sexy. It's not exciting.

It's not noisy. There's no employees, but it's low risk. It's low return.

And you rinse and repeat level two and three enough, you have enough boring assets that you can actually retire. This is the aim of the game. This is when you live off the steam, when you own these boring assets that generate enough money to cover your cashflow until you get to a point.

And this is that anxiety I talked about earlier. When I first did my financial fortress, I figured out I needed 50 single let houses making £250 a month cashflow to replace my annual income. And in my head, I was thinking I need to work this business, do these flips, make this profit and just keep buying these single lets until I get to 50.

And then once I'm there, I can finally breathe. And once I got there, I can finally breathe because now, although I choose to go to work and I'm making money in my business, at any point I can press the button and I can just live off the steam because I've built these assets. And what you're looking for here is where you can replace the income you make from cashflow.

So running your business at the minute pays your bills. Once you can pay your bills from assets, income from assets rather than income from activity, that's where you'll start to make money. And this is why we call it living off the steam because your trading business is like a teapot.

Okay. Trading business is like a teapot. You've got to fill it up with water.

You've got to boil the water. And every year it will release, depending on how good your job you do, it will pour out money. And that's basically the money you make from activity into a teacup.

The money's going into the teacup. And then either if you're making 50 grand a year, 100 grand a year, and you're drinking it all and you're spending 100 grand a year, at the end of the year, the teacup's empty. There's nothing left.

You have to go to work again, fill the kettle again, boil the kettle again, pour out the work again. And then you've got your money and you drink it again. That's where most people are stuck.

They burn what they earn. They're just getting through the cash that's working for your money. What we want to do is get you to a point where you don't drink all the tea.

And actually, you earn 100 grand a year, you spend 50 grand, but the other 50,000 pounds you put into assets. And this is where that financial independence comes. Because if you don't drink all the tea and you invest the tea, what does the tea then do?

It releases steam. Because you haven't drunk it, it's releasing its own steam. And this is what we call living off the steam.

Pour out enough tea, save enough tea, invest enough tea to own enough assets that then you live off the steam. You live off the surplus that those assets create. You work once, you save it, and then you invest it and you earn forever.

And this is what you want to do. I live off the steam every month, tens of thousands of pounds that comes into my account from all of the assets I own that give you this living off the steam privileged position. And this is the only game in town.

If you're going to work and your only objective, now you're running your own business, you're sitting there thinking, yeah, I'm running a business, it's hard work, it's stressful, there's risks, there's employees, there's people that annoy you and frustrate you, there's days that you don't want to do it. If your objective of running that business is not to make enough money to buy a financial fortress to achieve financial independence, you're completely missing the point. Because this is the only game in town.

And I've always thought like this, but nobody else seems to. And this is what you want to do, because at some point the music's going to stop. And when the music stops, because you get ill, your partner gets ill, the market changes, is the party over.

And for me, I could wake up today, the Labour have done their next budget and they've said anything to do with any trading business in the UK is banned. And all of my trading businesses all around the country would be closed down. I wouldn't mind because I own all these assets that people and councils and charities live in and be like, oh, great.

Well, there we go. They've closed. Never mind.

I've got loads more time now, but my lifestyle wouldn't change a thing. The shops that I shop in, the house that I live in, the car that I drive, the support I have around the house, not one thing would change in my life. And this is what we want for you.

So the financial fortress training, we did it twice last year, completely sold out. We're doing it again this year. And this is a six-week private mentoring programme.

It's online. It takes six weeks. You have a monthly workshop.

You'll have homework. You go away and execute it. And through this programme, you will get every single one of the 10 steps that's required to achieve financial independence, to understand how to move from making six or seven figures a year running a business to having a complete financial independence where you never have to work again.

And we take you through this step by step. It's unique. It's proven.

And it's your wealth management set up, show you how to set it up. The strategy that you need to actually achieve financial independence. And then the structure that you need to go through step by step over the next 12 months to give you everything you need to achieve financial independence.

It's unique. It's proven. I created it and achieved it.

I've now taught other people how to do the same. They created it. They achieved it.

Josh and Adam, who both teach this, Josh will be teaching your training. Both of them have done it in practice. It worked for me.

It worked for them. They're now going to show you how to do it. And it's 100% money back guarantee.

There's no risk. If you don't get 10 times the price you pay for this training, 10 times return in physical cash made or saved, you get all your money back. It is an absolute no brainer.

The dates start on the 10th of December. So you've got all the time ahead and around Christmas to work on it. And then through January, start the new year as you mean to go on.

Get all of this sorted before you head into 2025. And go into 2025 really understanding I'm already making loads of money. I know I want to be wealthy and financially independent.

But what are the 10 things I need to do between here and there to actually get there? And by the end of January next year, you'll know exactly what to do, when to do it, and how it works. There's no sales pitch today.

You either meet the criteria or you don't. I'll make this complete no brainer for you. If you're not making 100 grand a year, this is not for you.

If you're not a high net worth individual or making 100 grand a year, it's not for you. There's no sales pitch. I'm going to give you maximum value and then make it a complete no brainer for you.

So level three is about the assets. This is what we want to do. We want to get you to a point where you're buying level three assets where you can actually be financially independent and retire because you've built and bought a pension.

The reality is in going through these three levels, running your business or having a service accommodation or financial fortress portfolio business will genuinely never make you wealthy. It just won't ever make you wealthy because what you need to do is understand what is a financial fortress asset and what is not. So what is a financial fortress asset?

Well, I can tell you what it isn't. It isn't noisy. So if your phone's ringing, you don't have a financial fortress asset.

It's not cash flow. It's not voids. It's not utilities.

It's not employees, bills, agency costs, compliance. It literally is none of these things. If you're doing something that's noisy, hard work, voids, utility bills, maintenance, that's not financial fortress.

That is going to work for probably the worst boss in the world, dealing with tenants, paying trades, paying invoices, dealing with clients, struggling with all the noise that comes with a noisy business. That is not a financial fortress asset. What a financial fortress asset is, is it's low risk.

It's low return. It's no noise. Like you literally don't hear from it for years on end.

No headache. And it's just a boring asset. The more boring, the better.

And there's a few ways you can get these. You don't have to go and do developments. Like I've done some developments that made me millions of pounds, but you don't have to do that.

If you're more akin to running business, just go and run your business and just buy assets in the background. And that'd be option one. Option one would be to go out there and actually buy assets.

Single let's like this, buy for a hundred grand, stick on a lease for 6,000, 8,000, 15,000 pound a year, five years. They pay the insurance. They pay the maintenance, your compliance, utilities.

They deal with the tenants. You're just the asset owner and the council or a charity or a private operator deals with all those things. A block of apartments.

You know, I bought these. I just bought them off the open market for apartments, paid a little bit less the market rate for it, but it was just a purchase. Didn't do a huge refurb.

As the tenants moved out, a little bit of a tidy up with the agent, increased the rents over a period of years. It's just easy to go. Easy to go with.

Makes me over two and a half thousand pound a month now. This one is a bigger one. I bought this in the pandemic.

It's a private school. I bought the whole private school. I bought the operating company.

I bought the asset. I bought the estate, three and a half acres of private woodland, basketball court, swimming pool, outbuildings, the lot. Big gated community in a really high end area.

I just bought it cash and then I leased it back to the operator and the operator I did a joint venture with. They have shares. I have shares.

They run it. I couldn't tell you a teacher's name, a pupil's name. I probably couldn't even find the school if I had to go and find it.

I'm just the person who owns it. I part the cash and then pays me 10,000 pound a month for being the asset owner. I don't go there.

I don't know anything about the operations. I do absolutely nothing. Or this one, Mankell House.

I bought this one for a million pound in the pandemic, made nearly a million pound on the equity and the cashflow in the first two years. It's leased out to 21 business operators, FRI leases. There's a small team in there that runs the show, but I have nothing to do with it day to day.

I have a one hour monthly meeting to review the whole of the property portfolio, which is an eight figure portfolio. Day to day, I don't hear anything. I don't get involved.

I don't talk to tenants. Couldn't tell you, maybe tell you the name of a couple of tenants that I've heard in passing. Never been there.

Didn't get involved in any of the work. I'm just the asset owner. So boring businesses, boring assets on long leases, no noise, no utility bills, no compliance.

The tenants pay their own gas, their own maintenance, their own insurance, all of this stuff. Hopefully you're getting the message. Second is you could refurb.

So you could do some refurb. So if maybe you're a bit more experienced or you want to make a bit of equity in the process, you could do a light refurb. And this would be things like Waterloo Crescent.

I bought this for 440 grand. I spent £40,000 upgrading the compliance and getting planning. Probably took about three to six months, no, probably three months to get it done.

And when it was done, it was worth £1.1 million. It brings in over £100,000 a year in rent. I chose not to have a mortgage on this one, but you could do.

And I just did a little refurb, but I created a lot of equity in it because I know how to play the game. So you can do refurbs like that if you want to be a bit more active or you want to do joint ventures with somebody else who's going to do it. Or finally, you can develop.

You can if you're a developer and you're in property. I've been in property for 20 years. Physically used to build houses when I was a kid, like literally be on the tools, on the ground, shoveling sand and putting roofs on buildings.

Nowadays, I build houses and build flats or develop apartment blocks and you can do that, which is great. You know, I bought this for £255,000. It's now worth between £1.8 and £2 million. It's leased out for over £120,000 a year for five years. Yes, it took work. Yes, it took probably 18 months, two years to do, but I turned £1 million into £2 million and it makes tens of thousands of pounds in cash flow.

These are sort of higher, more onerous buildings and sites, but it just depends where you are on that journey. You can do anything you want, but another key part of this is whether you're going to just buy them or refurb them or development, this still is just wealth creation. All you're doing really is making more money.

Yes, you're moving from noisy balance sheet into leases. Yes, you're moving from employees and noisy cash flow into making profit and assets, but it still really is just making money. The reality is when you get to these high levels is it's not how much you make in business and property, it's how much you keep.

This is what advanced wealth management looks like. Advanced wealth management is where you really understand how to make money and you're making hundreds, if not millions of pounds a year. Then you start to look to how to manage your wealth effectively.

Once you've created the equity and you've bought the property, really, it isn't how much you make, it's how much you keep. This is where advanced wealth management comes in. I've spent 10 years and hundreds of thousands of pounds traveling the world, learning this from the best people.

Some of it's group structures, some of it's strategy, some of it's wealth management, some of it is tax, some of it is what's group structure to use. I've literally spent ages figuring out how to do it myself. Now I've done it, I've spent the last four years refining it into a blueprint to actually teach to other people.

One of the things I've realized is there's only really four steps to enable you to do this in practice. I'm going to take you through this now. The first is set up, the second is strategy, the third is structure, and the fourth is the system.

What I mean set up is if we're going to set you up for this, what you'll do over these six weeks is you will learn where you are now better than you ever known before. You don't know where you are now on the wealth management side of things. I guarantee you within six weeks, you will know down to the penny where you are.

We also need to show you how to know your number, how to know where you want to get to, and that's the setup. Where are you now? Where do you want to get to?

The second is strategy, is once you know that, what strategy are you going to use to go from running a noisy business, making hundreds of thousands of pounds a year, to being financially independent, traveling the world, working anywhere, having fun, and still making millions of pounds a year? What strategy are you actually going to use? In order to do that and not lose all of it to risk, taxation, things like that, what structure are you going to use?

And this is about the group structure. It's about the holding company. It's about your SPVs.

What do you actually need to do within that from a wealth structure and management point of view to actually build a financial fortress? And then finally is the system. If you're really running your business and you're sitting there with millions of pounds of money in the bank, and you're like, right, well, I'm too busy running my business.

How do I actually do this? This is where you have to have a system. How are you going to do your acquisitions?

How are you going to source the property, stack it, secure it, onboard it, develop it? How's that going to work without eating your life alone? And this is it.

That really is. It's 10 layers of wealth. It's the three phases of wealth creation.

And it's the four steps to actually building a solid wealth management blueprint. And I guarantee you, you don't need anything else. I've worked with people who've got a hundred million pound plus portfolios.

This works for them. I've worked with people who haven't bought a single asset ever, and this has worked for them. I haven't done any work that I haven't wanted to do since I've had this in place and executed it in full.

And I've had my highest income, my highest freedom, my lowest tax liability, and actually achieved all the fruits of my labor from over two decades of hard work going and actually earning that money. These are the advanced layers of wealth. This is what you'll learn on this six-week program.

There's 10 advanced layers of wealth. I'll show you those quickly. These are on your screen now.

Personal cash flow management, cash flow, debt-free, direct decisive, war chest, financial fortress, profit, assets, pension, and then protect. It would blow your brains for me to take you through this. It takes six weeks to learn it, put it into practice and execute it.

But I guarantee if you commit the next six weeks, 90 minutes a week to learning this work and then doing the homework each week, by the time you get to the end of January, you will have all of this set up. You'll understand how it works. You'll be able to execute it in practice, and you will become one of the wealthiest people, the wealthiest person you know probably, and one of the wealthiest people in the country by actually understanding this advanced strategy.

At the most basic level, I can't have time to take you through all 11 levels, but at the most basic level, if I was to only pick out the top five, and four of them don't even apply to me, PCM, DLA, financial fortress, and my SIP, across those four, so bearing in mind, I'm probably in a similar position to some of you. I make seven figures a year. Some of you make six figures a year.

Five of the 11 make or save me £356,900 a year. Just from doing the first four, how many do you need to be able to make your money back and take this to the next level? What sort of money, so if this makes me over £350,000 a year, just from the first four, and the next six are actually the more advanced ones where you make serious compound, how much would you need to make?

If you're sitting there, right, bearing in mind this 100% money back guarantee, if you spend six weeks on this, and you put it into practice, it doesn't work, it doesn't make you 10 times what you spend, we give you all your money back. It's an absolute no-brainer, but if you're thinking, how much would I have to make to commit six weeks to doing this work? And we're not even talking about taking six weeks off work.

We're talking about a 90-minute webinar once a week, and then doing some homework. You'll learn more about wealth in those six weeks than anybody you know has in their whole life. How much would you need to make to spend three hours and six weeks?

Granted, there's no such thing as a free lunch. You do actually have to do what we teach. If you do what we teach, we guarantee it'll work.

But if you don't, you're wasting your time. You're wasting your time, you're wasting our time, and we will actually guarantee that if you don't do it, it won't work. But we also guarantee if you do do it, it absolutely will work.

And we want to take you on this journey where you go from running a business, making good money, to building a financial fortress, setting your group structure up, your strategy, I'm here now, I want to get there. These are the steps along the way. And then the outcome, actually have financial independence.

So this is the only game in town. This is a six week online workshop for those of you that are interested. It's got 100% money back guarantee.

You have nothing to lose and everything to gain. It starts on the 10th of December and it ends on the 28th of January. The person, the people that will mentor you on this have achieved it start to finish themselves.

So I created it, blueprinted it, gave it to them. They then were sitting where you are now, executed it, implemented it, achieved it, and now have achieved that themselves. They're now going to teach you and show you how you can do this over six weeks online.

So how does it work? Well, you get the financial fortress blueprint start to finish. No holds barred.

You get the resources, the dashboard, every single blueprint that I've used, and you'll work through it start to finish over the 10 layers through the six weeks. You get the database and dashboard to populate, which will show you where all of your data is for everything you own, stocks, shares, net worth, property, portfolio, balance sheet, working capital. If you're into wealth creation, you cannot afford to not have this.

You get six private mentoring sessions where you can ask questions. You'll learn it on a Zoom call for six weeks. You get six weeks of weekly homework, which will take you through all of the steps, go away, execute it, come back and get the next bit each week.

You'll need to allocate 90 minutes to the workshop plus 90 minutes to the homework. Get up 90 minutes earlier once or twice a week. You know, it's very achievable for those of you that are serious.

You get a WhatsApp group with direct support with all the other delegates who are going through it, plus our mentors who will train you on how to do this in progress. And in addition, one of the highest value things that people get from this is, yes, it's all well and good wanting to do it. Yes, when you know how to do it, it's all well and good actually wanting to do it.

And actually going and knowing how to do it and putting into practice who can help us do it. And we actually give you access to my accountant, my brokers, my professional advisors, supporters, solicitors, all of the people that I used to build my financial fortress. And I can tell you what, that is worth 10 times the return you're going to make, 10 times the return on investment you're going to make anyway without even turning up to the to the training.

So if you're serious about getting to a position where you've got financial independence, you're living off the steam and you can retire at any age you want, dream house, dream car, dream lifestyle, all for free, then this is for you. There's no sales pitch. You either qualify for the criteria or you don't.

So do you earn over £100,000 a year? Ask yourself yes or no. Do you currently make lots of money and run businesses or you have a high net worth of assets or cash that don't meet this criteria?

Well, if you want to go from being in that position to being in my position and having a portfolio of low risk, low return assets that guarantee your financial income today and your financial independence for you and your family for generations to come, this is the only way you can do it. So it's £5,500 and it's the setup strategy and structure start to finish over six weeks. It includes all of the models and levels that I've shown you.

And it's £5,500 plus VAT. In order to meet it, you have to make over £100,000 already a year or you have to be a high net worth individual. You have to be ready to move into buying assets, like mindset wise, you need to be ready to go to that next level rather than just be addicted to just working and working and working.

This really is wealth creation and is where you're going to get to the next level as an entrepreneur and a high net worth individual. You have to be prepared to commit for six weeks because it is six 90 minute training sessions plus six 90 minute sets of homework. You just got to commit.

You got to find that time each week. If you're not committed, don't waste your time and money and don't waste ours. You have to complete 100% of the homework.

You're going to be part of only 15 people who go through this program. It's private. It's a peer group.

It's high performers. If you're not prepared to complete all the homework, again, don't waste our time and don't waste your own. And then finally, you have to sign an NDA.

Through this training, we're giving you complete transparency and open book on what I did, how I set it up, how I structured it, the numbers, the framework, the group structure, the pros, the cons. And this is board level blueprint. We only normally teach this on my own private mentoring.

And every single one of them is under the terms of an NDA. You will need to sign an NDA to do this training. Otherwise, you won't be allowed on because we'll be sharing with you stuff that's completely private, completely confidential.

And you're not authorized to share it anywhere outside of your personal use. So do you meet the criteria? Do you genuinely want to go to the next level?

Do you want to achieve financial independence? Do you want to buy a seven or eight figure net worth portfolio of assets so you can earn a six or seven figure annual income? 10th of December to 28th of January, there's no sales pitch, no discounts.

Some of my best friends have done this. My family have done this. And not one of them did we give a discount.

Because if you're not prepared to commit five and a half thousand pounds plus VAT and six weeks to doing this, then it's just a complete non-start. There's no payment plans. If you can't afford five and a half grand plus that, this is not for you.

But what we do guarantee is that you'll get a return. We're not expecting you to sign a blank check and waste your time and money if you're not guaranteed it's going to work. So we make it a no brainer.

You spend 5,500 pounds, we guarantee you'll get 10 times return on the money you make or the money you save once you've put this blueprint into place. And if you don't, if you put all of it into place, you don't make 10% ROI, you'll get 100% of your money back. You show us that you've done it.

No questions asked. It's impossible to put this into place and not make a minimum of 10% return on investment. As far as being a no brainer, you are a savvy entrepreneur.

You know how to make money. You've got cash in the bank. What we're saying here is you put five and a half thousand pound in, you'll get a minimum of 50,000 pound out.

That's 100% or 100% money back guarantee. And you get the training for free. It's an absolute no brainer.

And at the end of it, you will know how to get to the other side of where you are now. So it's six weeks. It's living off the steam, start to finish.

And if you're genuinely an investor and you know that investing money, not spending money, investing money in the right thing will give you a return. That's how the world works. That's how building a business works.

That's how recruiting people works. That's how buying assets works. But this is the best investment you're going to see.

It's zero risk. We've already said, we'll give you your money back if it doesn't work. You invest 5.5K, you implement the blueprint over six weeks, you learn everything. You know what wealth management is and all that knowledge gap that you've never appreciated is downloaded to you in six weeks, plus the resources, plus the blueprint, plus the mentoring, plus the training, coaching through the process. If you don't make 55,000 pounds in earnings or savings from putting this blueprint into place, which is 1,000 pounds return on investment, we guarantee to give you money back. All you have to do is put it into practice.

It's impossible to use this blueprint and it not work. So the way to secure your place is go to www.livingoffthesteam.co.uk now, and you can secure one of 15 places to join this training program. And for completing the masterclass and being with us right until the end, we said there's no discounts.

We said there's no payment plans. For those of you that secure your place now, it's £5,500 plus VAT, plus you can bring a life partner for free. We find that sometimes bringing a husband, a wife, bringing whoever your life partner, partner, whoever your partner is, is that actually going through the process together is a lot more effective because you're talking about income.

You're talking about family plans, household outgoings, what decisions you want to make strategically in your life, where you are, where you want to get to. We find it's best to bring a partner with you. And up until now, partner places cost £1,375 plus VAT.

However, if you use the code at the checkout, MASTERCLASSVIP, all in capital letters, then you will get a partner come for free, completely free of charge. We'll see the code come up. We'll give you a free place to bring a partner, your life partner with you, and you can go through the training together.

So it's www.livingoffthesteam.co.uk. It's £5,500 plus VAT. It's an absolute no-brainer. You've got nothing to lose, everything to gain.

Don't sit there, listen to this, and then not take action. If you do that, next time you see an image on YouTube, next time you see a video on Instagram, next time you hear us talking about this, you think, yeah, I really need to get on with that. You will have lost a month or six months or a year of your life and not actually got any wealthier.

Making money is easy. This is about financial independence and generational wealth for you and your family. So go to www.livingoffthesteam.co.uk now. I wish you the best of luck. And for the successful 15, I guarantee you with 100% money-back guarantee, this will change your business. It will change your life, and it will give you the level of wealth management, understanding, and expertise that next to nobody else that you know actually understands and executes.

So I wish you the very best of luck. Living Off The Steam is the only game in town, and the Financial Fortress training is perfect for you if you're already making over 100,000 pounds or you're a high net worth individual only. Success and failure with this stuff are both very predictable, and I wish you the very best of luck.

I hope you enjoyed this Blueprint podcast episode. If you're not already subscribed, sharing these, this is my lifetime's work. And every Tuesday, I'm giving you one Blueprint away for free.

These things are unique. They're proven. They've enabled me to build over a 10 million pound portfolio in a few short years, and over the last 20 years, start, systemize, scale, and sell over 40 different companies.

If you like them, share them, subscribe, make sure you don't miss a single episode, and tune in every Tuesday for a brand new episode, and then follow me daily on Instagram for free content, post twice a day, completely free of charge. Success and failure are both very predictable. I'll see you on the next episode.