



OUR MISSION → **1,000,000**



**PEOPLE TO
FINANCIAL
INDEPENDENCE**

WE REMOVE
THE UNCERTAINTY ABOUT
MONEY AND PROSPERITY,
SO THAT MONEY IS
NOT THE PRIMARY
REASON TO DO OR
NOT DO ANYTHING—
THE TRUE STATE OF MIND
WHERE FINANCIAL
FREEDOM EXISTS.



INTRODUCTION

RipWater is a catalyst to liberate one million people from the shackles of financial bondage and give them the content, resources, and human capital necessary to achieve financial independence. Though mentoring, education, systems/tools, and accountability structures, ***RipWater offers unique solutions to avoid the traps of accumulation strategies around personal finance*** and instead replacing them with cash flow strategies to lower risk, accelerate independence, organize their financial house, or leverage results by bringing all the above to properly vetted financial and business strategists.

RipWater’s companies: We will accomplish our mission of getting 1 million people to financial independence through influencing influencers.

RipWater companies are referenced throughout as licensees, members, and customers.

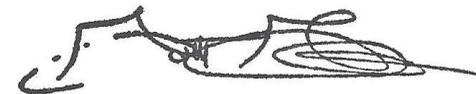
Wealth Factory is the original licensee of RipWater, and is one of the examples featured throughout this style guide for those of you considering licensing with us. Now, by using RipWater’s content, delivered through video, webinars, written publications, books, workshops, and retreats, Wealth Factory can serve its clients better. Our goal with this style guide is to provide you, the licensee, with a comprehensive understanding of what RipWater is and how our collaboration will help your business thrive.

Financial professionals look to us for guidance and to educate and empower those people they serve in a one-to-many format. These professionals come to us for our systems and tools that create automation and reach while simultaneously helping them build their market position and brand.

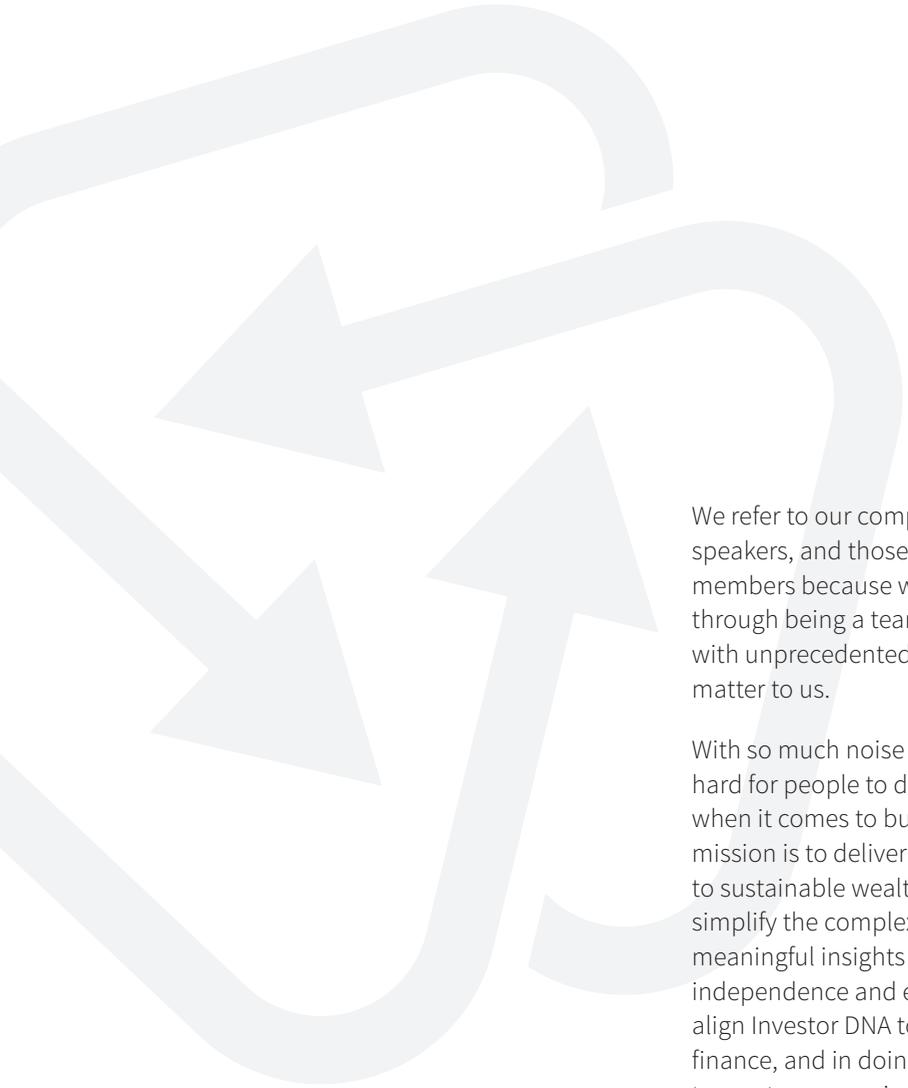
Business coaches and strategists utilize our content and systems for businesses to scale, develop leadership and choose the appropriate strategic initiatives to have sustained growth.

Our speaker bureau provides innovative thought leaders, bestselling authors, and authorities on topics of finance, business, legacy, and purpose. This provides both outside organizations and our licensees to deliver impactful content to their followers.

RipWater fulfills its mission by connecting people to the critical resources to change their financial future and their family’s destiny. RipWater founder Garrett Gunderson believes that it is time for personal finance to be personal again and you don’t get a second chance to build, live and leave a legacy. The process is one of self-discovery first, then followed by awareness, creation and action.



GARRETT GUNDERSON,
FOUNDER



SIMPLICITY FUN EMPOWERMENT

WE ARE COMMITTED TO CHANGING
THE FINANCIAL NARRATIVE THROUGH...

We refer to our companies, licensees, associates, speakers, and those we serve as RipWater members because we believe more is achieved through being a team and in treating people with unprecedented excellence—our members matter to us.

With so much noise in many media outlets, it is hard for people to discern truth from falsehood when it comes to business and finance. Our mission is to deliver the critical ideas that lead to sustainable wealth, to cut through the noise, simplify the complex, and provide deep and meaningful insights that allow for economic independence and emphasize legacy. We align Investor DNA to investing and personal finance, and in doing so we show people how to create economic independence within 10 years. We remove the uncertainty about money and prosperity, so that money is not the primary reason to do or not do anything—the true state of mind where financial freedom exists.

Plus, we emphasize simplicity, fun and empowerment. Finance is often times neglected due to it being known as boring and complex. We are committed to changing that narrative.

The highest standard of integrity and honoring our word is our operating philosophy. It's our state of mind. It permeates every aspect of our business with everything we attempt, everyone we hire, anyone that we license our content to and everything we create.

This **INTEGRITY** (see glossary for definition) in motion is seen in every marketing offer. If a promotion is said to expire, it must expire precisely when stated. If a limited number of items are offered, there are to be no exceptions: no more must be offered than what has been stated. Integrity always trumps marketing tactics. This doesn't mean that marketing strategies cannot compel people to act when time or opportunity

are limited, but we stick to what we say every time and require anyone that we have strategic relationships or that utilize our brand to do the same.

Our marketing systems are a substantial reason people utilize our services. Our books, video libraries, publications, webinars, and online platforms are systems that allow financial professionals to impact more people as well as more deeply impact current clients, leading to greater profitability, retention and personal focus.

The in person experience our workshops provide are a key catalyst for connection and growth for our licensees and the clients they serve. It also creates additional branding value as we appear in *Forbes*, *Huffington Post*, *Entrepreneur* and throughout stages across the globe.

THE HIGHEST STANDARD OF
INTEGRITY AND HONORING
**OUR WORD IS OUR
OPERATING PHILOSOPHY.**

IT'S OUR STATE OF MIND.
IT PERMEATES EVERY ASPECT OF
OUR BUSINESS WITH EVERYTHING
WE ATTEMPT, EVERYONE WE HIRE,
ANYONE THAT WE LICENSE
OUR CONTENT TO AND EVERYTHING
WE CREATE.

THE BRAND



ripwater

RipWater is a main brand, is our holding company and catalyst, through which we achieve our mission and vision. RipWater is about merging the principles of prosperity practicality with profitability, and increasing personal and business productivity, cash flow and uncovering hidden potential for those we serve. The licensee and their brand remain at the forefront of all communication with their customers and experiences that RipWater supports.

We help our companies, clients, and members uncover hidden potential and discover underutilized resources. We focus on experiences that give our customers clarity and focus while simultaneously building confidence and **providing peace of mind—doing what we do best and allowing them to do what they do best.**

Major missing ingredients in personal finance are; cash flow emphasis, educational materials and a focus on the individual. Without understanding the intention, vision and Investor DNA of an individual, it is impossible to properly serve them and the relationship becomes short-sided and transactional. Our education is designed to give them the ability to ask the right questions, to be open to new ideas, and become a better partner with their financial team.

Our program is designed for implementation and utilization. Our brand promise is to create a consistent and seamless personal experience

focused on results. We utilize full-time team-members, contractors, business coaches and financial professionals, and we license our content to organizations that share our values with congruent vision. Available tools include videos, books, workbooks, workshops, weekly written publications, marketing automation, positioning with our brand, one-on-one coaching, mentoring, plus experts and professionals who add depth of expertise and make it easier for members to act on our advice.

We love producing high-value materials. We love finding ways to reach more people and inspire them to face their finances and keep more of what they make.

This insistence on integrity enables us to maintain a culture of constant improvement—every product, service, system, and department in every one of our companies can always be made better. Key questions include, “How

can we have a deeper and more meaningful impact on people?” and, “How can we reach as many people as possible while maintaining our commitment to excellence?”

For example, many events are merely pitchfests—they over promise and at times under deliver. These events breed distrust and disappointment. For events using RipWater’s speaking bureau, resources, or structures it must be different. It must create an experience and emphasize value creation. We protect the room and people that come into contact with our content.

We request feedback and require constant improvement. We are the standard, and as such we do not imitate what other financial firms offer. We offer what is in alignment with our core values—our Soul Purpose—and we never compromise those values or copy anyone else’s. Everyone who works with RipWater must want to be a part of an organization leading the

financial and entrepreneurial revolution: an organization committed to transformation and freedom.

Our brand promise is conveyed at all customer touch points. RipWater offers financial and business courses that deliver results and make dry topics exciting and entertaining.

Our goal is to provide a fun, non-threatening experience that makes finance accessible and understandable while providing resources that allow for scale by leveraging the right financial and business professionals in the marketplace. We bring automation, reach, credibility, connection, support, and expansion. This is our secret sauce to accomplishing the path to one million people becoming economically independent. We cannot do this alone or try to own everything required to achieve this vision, but instead collaborate with those that are inspired and aligned with this vision.

About this Guide

This guide is intended to allow us to work with licensees, promotion partners, and independent contractors without losing our voice, and to offer our internal team-members or those that we create exclusive products for, helpful criteria to guide their decision-making. This guide explains what RipWater stands for, while also explaining how we work with five specific components to create financial independence.

These five components are the building blocks to creating new, long-lasting wealth, and this guide will show how our mission to transform families financial destiny can be achieved.

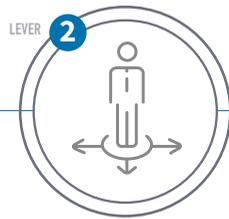
It is important to RipWater that every person working with or representing our company exemplifies the true essence of our brand in every interaction with the public. It is important that we maintain a standard of consistency in every interaction and in all the materials we create.

If you are about to use RipWater, Wealth Labs, Cash Flow Banking, FastTrack to Economic Independence, WealthBook, Business FastTrack, or any other associated name to write copy or design material, you are in an important position to protect and build the brand and to help us fulfill our mission. Please welcome this opportunity and take note of our faith in you. We invite you to help spread our message of financial independence and realized potential, and the concept of True Wealth.

Our five levers are:



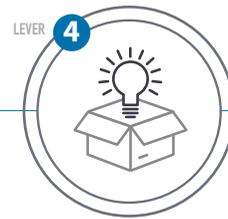
CASH FLOW VS. ACCUMULATION



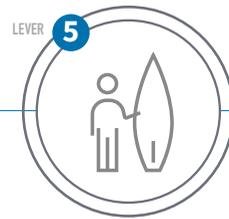
THE PERSON IS THE ASSET



LIQUIDITY, LIQUIDITY, LIQUIDITY



FUN, SIMPLE, ENTERTAINING DELIVERY



RETIRE IN BUSINESS AND REDEFINE RETIREMENT

HERO'S JOURNEY AND SOUL PURPOSE:

Two missing ingredients in mainstream personal finance are **Soul Purpose** and **Value Creation**.

For those that utilize our programs, we help people identify and live their Soul Purpose and find a way to monetize their passions. Passion is never sufficient on its own. People must act and follow certain principles taking philosophy into consideration. Then, people can learn how to apply their money wisely with their own unique dreams and objectives in mind.

WE BRING PERSONAL BACK TO PERSONAL FINANCE.



In various forms of narration, the hero's journey refers to stories where a protagonist embarks upon an adventure, and during his quest undergoes deep transformation. The hero returns a changed person, and this change is a catalyst for further transformation in his life after the adventure is over. Think of your work with RipWater as your own hero's journey: this road you are about to travel will change and transform your outlook on your financial and business life, and in turn will influence every other aspect of your being.



I STARTED MY FIRST BUSINESS **DETAILING CARS** WHEN I WAS FIFTEEN YEARS OLD.

My father was a coal miner who brought home service vehicles when the bosses came to town. My mother worked for the local credit union where they repossessed vehicles that weren't often in great shape. I cleaned these cars well enough that I turned a side hustle into an actual business. By devoting myself to that enterprise the state business association took notice and named me the SBA Young Entrepreneur of the Year for the state of Utah as well as the Governor's Entrepreneur of the Year at the age of seventeen.

One award came with a \$5,000 prize, and I wanted to turn right around and invest that money. When I told my mom about my plan, she wasn't willing to sign off as a custodian, so I wasn't able to invest the money until I turned eighteen. I spent that year asking people for advice on what I should do with the money, and the more I spoke to folks the more I realized people didn't really know what to do—everyone had a different response.

After I turned eighteen I was eager to invest my \$5,000, but the process was overwhelming and confusing. Let's be honest, \$5,000 isn't a whole lot of money either (but to me, it was!). Interestingly enough, I was offered an internship at Guardian and Park Avenue Securities, a life insurance and brokerage firm. Rather than being a traditional internship where you learn the tricks of the trade, the agents would ask me to bring my family members in so that we could sell them products. That internship wasn't as much on financial education unfortunately, but it taught me how to build relationships and how to sell.

When I graduated college in 1998, I was offered a job at several investment firms, and one of the firms was Strong Investments. Though now defunct, back then it was the number two performing fund family in the world. I was also offered a job at Merrill Lynch, and they're not exactly where they were a decade or so ago either. The list goes on- Anderson Consulting, a now bankrupt accounting firm, and others...

I looked at different firms and other avenues with high credibility for my University. Many of my professors feeling that would be a great choice. After maybe the most depressing 6 months of my life, through the encouragement of my Dean, I ended up starting my own business. Initially the advice from the firms I did business with were all the same: work with higher-end clients. The problem was that this wasn't fulfilling for me—it didn't move the needle of impact. Plenty of people chasing a small pond of big fish.

Fortunately, I found three other people who were feverishly attending symposiums, speaking up and asking questions to the point they were drawing a crowd of other financial people at events they were attending, and passionate at the level I was about solving the financial pitfalls for entrepreneurs. We joined forces, but it was like a study group at first. We did a lot of joint work with other financial people who would come to us for our expertise in various domains, and it grew from there.



We realized quickly that we were just getting paid commissions, yet the majority of what we spent on time on we weren't getting paid for. To do the right thing we knew we would have to invent a new model, our own system. We built a firm where we charged clients on what we called a results-based tuition. Clients came to us for education, to organize and assemble finances, and soon we started hosting workshops to meet demand and create scale. This was profitable, but we had increased our impact we were having on the lives of our clients as well. We realized that no amount of luck or saving or discipline or even advice mattered without education and support to battle the scarcity mindset.

MY EARLY EXPERIENCES LED ME TO WONDER

HOW I COULD GUARANTEE RETURNS FOR MY CLIENTS,

CREATE CERTAINTY, PEACE OF MIND AND NO LONGER JEOPARDIZE THEIR MONEY OR OUR RELATIONSHIP?

When I began on this journey in June 1998, I learned that unintentional success blinds us, my clients were doing well, even though I had never met the fund managers and didn't know the whole portfolio of stocks being held and traded. I never analyzed those stocks one-by-one—I was merely a salesperson posing as a financial advisor and the market at the time was going up for everyone.

When the markets turned in 2000, the firms started saying things that didn't sit well with me because their answers were weak—they took no responsibility for their clients' well-being. You're in it for the long haul. The market is on sale. The same tired clichés that required no thought or analysis. No risk management or strategy. Fortunately, I had a mentor that had managed 5 billion dollars of municipal bond funds that guided me to get all but one client out of the stock market and save years of downturn. It was tough

to face those clients and admit I didn't know what I was doing or that I wasn't the best when it came to the stock market. That experience led me to wonder how I could guarantee returns for my clients, create certainty, peace of mind and no longer jeopardize their money or our relationship?

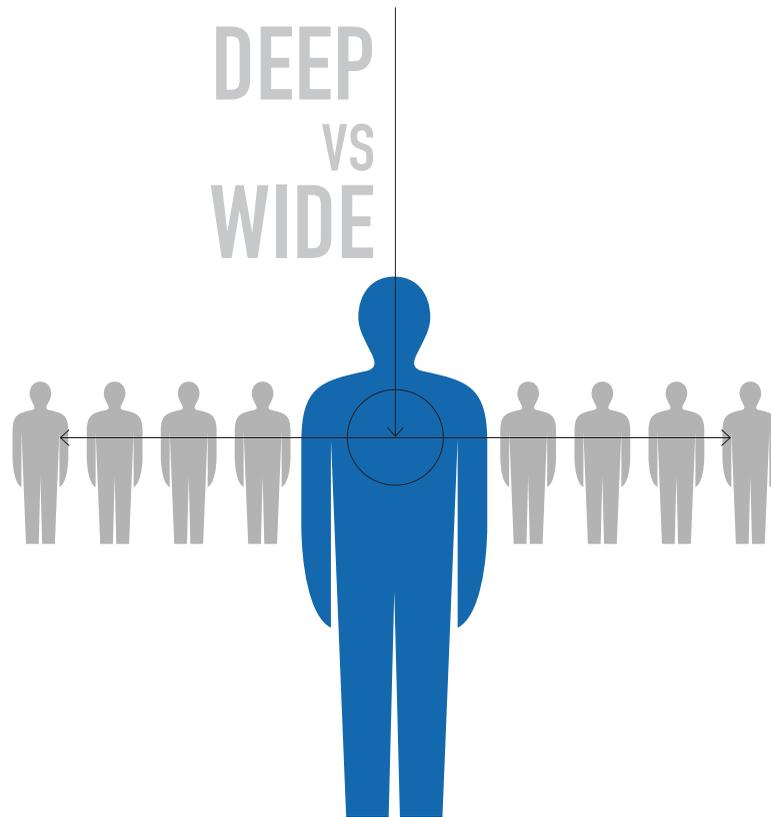
The answer turned out to be saving clients on taxes, interest they pay to institutions, and insurance costs that weren't currently structuring properly. Making sure they didn't have duplicate coverage or paying hidden fees that could hurt their bottom line. That is what my life became about: focusing on the line items often neglected by the financial world because the compensation didn't allow it or it just wasn't what they were training the advisors on. This is what RipWater brings to those financial advisors—knowledge and expertise in lesser-known areas that can add major value for their clients immediately and in the future.

SYNERGISTIC

PARTNERSHIPS



To make more money, you can either **reach more people** or **make a deeper impact** on those people you already serve. RipWater's intention is to help you do both. With our books, videos, relationships, and systems we support our organizations to have a bigger reach every year, because our members take these tools and teach their clients how to recover cash and boost the bottom line.



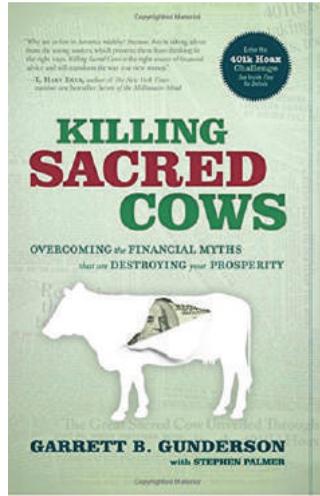
Beyond assisting people to reclaim cash, it is essential they recognize their greatest asset: **THEMSELVES**. By investing in themselves, they can expand their means, scale their production, and create wealth within their control. Antiquated financial ideas that lower cash flow or that feel complicated to the client create a level of scarcity, which destroys wealth. It is essential to create conditions that lead to abundance, reduce risk, and create more certainty—that's a 180-degree change in mindset for some people in the financial industry! Our business really became about empowering people through education, and that meant clients kept coming back to do business with us. We grew with our clients—newsletters, videos, on-line libraries, daily emails—all to educate the client.

The end goal was to give people the tools necessary to keep clients longer, and to do the right kind of business based on trust and empowerment.

Our mission is to liberate people from the idea that they cannot understand their financial situation. Education gives control and peace of mind, financial clarity, and financial confidence. We tell members that they can teach their existing clients how to keep more of what they earn, and with our coaching, extend the time they keep their clients.

Our goal is to bring you new tools that you wouldn't have had otherwise.

Our partnership is so much greater than just the bottom line, and we're excited to share it with you.



Killing Sacred Cows

Garrett Gunderson’s *New York Times* bestseller *Killing Sacred Cows* exposed the fallacies of the accumulation method, and asked readers to embark on a new, revolutionary journey propelled by purposeful, mission-driven heroes. In it, he explored how cash flow is essential to supporting these mission-driven people and that passion and purpose can be expanded with the right money philosophy. Once economic independence is achieved, people can swing for the entrepreneurial fences, due to increased peace of mind, clarity and financial confidence.

Collaborating with RipWater is your own hero’s journey, and requires bravery to overcome commonly held assumptions about finance, walking away from the herd mentality, and that building wealth and a passionate, prosperous life need not be divergent goals. This allows you to

leverage resources as you focus on what you do best in your business, but simultaneously deepen the value for every person you work with and reach people that though the systems and tools RipWater provides.

In today’s world, it doesn’t pay to be a rugged individualist. Prosperity is not a do-it-yourself game. Scale happens from embracing what you do best and no one else can deliver at the same level as you. RipWater never infringes on our licensees or takes what they’re already producing. We are value-add and our goal is to generate income for both participants: RipWater and our licensees. Whoever their existing clients are, they don’t have to pay us, we are compensated on what we bring. **Remember: licensees do not pay us for their existing client structure.**



PRESERVING AND IMPROVING OUR BRAND VALUE—

VISION:

A large part of our branding is the idea that RipWater is a **content creator, curator, leader, and innovator** in the personal finance industry.

In 2008, when Garrett Gunderson explained to Neil Cavuto live on Fox News why 401(k)s are a risky investment vehicle, he was a lone voice in the media wilderness. When the market turned a few months later, many people lost half their life savings or more seemingly overnight. Suddenly, Garrett's message was the hot new bandwagon, and that message was quickly adopted by the very same "gurus" who only a short time before had been singing the praises of the accumulation method emphasizing 401(k)s.

That's how RipWater differs from other financial or personal development brands: We don't play catch-up. We don't play games with numbers. We don't license to just anyone. We don't look for bandwagons to jump on—we lead the charge to financial independence.

ing we aim to help free one million entrepreneurs to a place of financial independence where they focus primarily on recurring income or recurring revenue. Entrepreneurs face many struggles—a spouse or advisor wants safety, the entrepreneur wants to move forward. We show them methodologies that address everyone's concerns carefully and thoughtfully.

We envision changing the financial future for families by improving and securing their financial outlook. We encourage families to live on purpose. We teach families how to pass on a framework of principles that lead to values the family can embrace. That also means families won't raise trust fund babies but productive members of society instead. A family is an ongoing concern, and it's important to ensure there's sufficient cash flow to make it work. Couch potatoes won't work well.

pared for the worst" has special meaning to the RipWater brand. Early in the company's growth, two of Garrett Gunderson's business partners, who were instrumental in co-creating RipWater's initial content, died in an airplane crash. They were only thirty-five years old, and yet they'd lived life to the fullest. Their families were taken care of financially using the very principles and strategies specified by RipWater companies.

Our clear philosophy, our authenticity, and our straightforward approach are a central part of our brand, and are what attracts the right people for collaboration. Our philosophy resonates with them, and they "get it."

Our members and licensees can expect us to treat them as individuals with unique traits and gifts. They can count on us to listen. We focus on cash flow and giving licensees tools to show their

coverages and costs throughout their insurance portfolio. **We know what we are best at and let our licensees serve where they already have unique expertise.** Our priority is to add value so that our licensees can make more money and reach more people by leveraging our expertise and platforms.

To reach our goal of bringing about financial independence for one million entrepreneurs we begin by showing 100,000 businesses how to eliminate budgeting and capture wealth without cutting back. We will have helped 10,000 businesses buck the banking system by establishing a new way to earn interest rather than pay interest. We will have also delivered a comprehensive financial team through Wealth Factory for 2,000 up and coming businesses so they too can have access to resources typically reserved for those with 50 million or more in net worth. The only way we can accomplish this is through collaboration with those that share our values. Promotion partners, licensees, and all of the mediums we use to get our message out: Forbes, Entrepreneur.com, etc.

We envision a world where money matters, but purpose rules, specifically, that Soul Purpose, followed by cash flow; are the drivers of finance. With RipWater, purpose can be profitable for everyone, especially when money is aligned with a specific intention in mind. We also believe that retirement as a concept should itself be retired and replaced with finding one's Soul Purpose, retiring from things you hate doing, and build the type of organization to support the things you enjoy and gain energy from doing. To achieve this, growth, business coaching, and personal development is key to achieving personal financial success.

OUR EXPERTISE IS NOT IN MONEY MANAGEMENT, BUT IN CASH-FLOW MANAGEMENT.

We are actively engaged in helping one million entrepreneurs (or influencers) in changing their families' destinies, where there's no more financial bondage and families may pass down sound financial philosophies and lessons to the generations to come.

We envision freeing one million entrepreneurs to change their families' financial futures and destinies through creating financial abundance and utilizing Cash Flow Banking while furthering economic independence by perpetuating wealth both monetarily and mentally—monetarily mean-

Our content and systems are designed to reach the marketplace and impact people with a toolkit that's easy to understand and generates results. We provide insight to build the life clients love today, and ensure they have the finances to support it later on. We teach how to be more resourceful rather than wasting resources in the name of retirement. Perhaps most importantly, we encourage members to live for the best but be prepared for the worst.

We practice what we preach. The idea that we should all "live for the best yet be pre-

customers how to create more abundance and prosperity so that they can live lives of joy and prosperity today. This sets us apart from most financial education firms, which focus primarily on saving and "going without," promoting the erroneous idea that this will provide security in the form of an end-of-life nest egg.

Our expertise is not in money management, but in cash-flow management. We show individuals how to keep more of what they make and plug the financial leaks in their life through tax strategy, cash flow optimization, or finding duplicate

MISSION:

Our mission is to connect people to their Soul Purpose through awareness, creation, and action.

By aligning Soul Purpose and personal finance, we aim to make everyone's purpose profitable and to bring prosperity within everyone's reach. We seek to fulfill our brand's promise at every level of customer interaction by offering an unparalleled financial education with a mission to exceed expectations for everyone involved.

We are here to support people in living their legacy not just leaving money behind. This is about sustainability while enjoying life along the way. To remove the financial obstacles preventing people from living the life they love.

How? If one of our licensees is not normally a great marketer or savvy with technology systems, writing, filming or speaking on stage yet has the right mindset, focus and values to impact the people they serve in a way consistent with our message, this is how we create a win-win scenario and accelerate and accomplish our mission. We have them utilize their best gifts one-on-one and we utilize our gifts to bring about a one-to-many platform, enhancing the one-on-one experience.

Our culture, our community, is one where everyone is focused on constant improvement and refinement. Our commitment to excellence permeates every aspect of our brand—from our state of mind to our marketing procedures. How we can create a better, more meaningful influence on our members is always at the forefront of our thoughts and we're constantly asking how we can reach as many people as possible and still ensure the highest quality outcomes, service and experience.

The primary reason we do business the way we do is to reinvent our industry and how it serves families and their financial futures; to emphasize financial independence rather than dependence; to highlight the importance of living wealthy and enjoying life along the way; to support people navigating a complicated financial maze where pundits persuade or tempt them to take risk or slowly convince them to return to the antiquated and dangerous dogma of the accumulation philosophy.

RipWater is different from other companies because we have five pillars that we focus on: The person as the asset, liquidity, fun, cash flow vs. accumulation, and retiring the word 'retirement.' Finally, we hope our members will help us spread our message of financial independence—and by example by edifying true wealth.

EXAMPLES OF OUR COMPANIES AT WORK

WEALTH FACTORY



We work with different types of firms. For example, Wealth Factory members tend to be educated around the basics of finance and already generating strong revenue. These members aren't looking for current personalities in the financial news to tell them how to eat rice and beans until they are "debt-free."

Wealth Factory is about making passion and purpose both practical and profitable by enabling our members to increase their personal productivity and expand their vision while maintaining a life of simplicity and fulfillment.

WEALTH FACTORY PHILOSOPHY

One major focus is to help people identify and live their Soul Purpose, which is a combination of one's inborn abilities, talents, and passions which identify everyone as an individual, and provides the most natural direction for each of us to live our most fulfilling lives. Wealth Factory focuses on the impact of Soul Purpose with one's legacy. It is about generational wealth.

By helping people identify their Soul Purpose, members discover how to better monetize their passions, be an example to their heirs, and remove obstacles around money to better achieve their goals and dreams.

RipWater brings Soul Purpose to personal finance, and it's unique in the industry.

Keep the following concepts in mind when it comes to making purpose profitable:

- Everyone has a Soul Purpose and it is the foundation of sustainable wealth.
- True wealth comes in five tracks: Financial, Soul Purpose, Mental, Physical, Social.
- If there is no attention or depth in any of the five tracks of wealth, it will impact and limit wealth long term in all other tracks. Therefore, you must have all five to be truly wealthy.
- No amount of luck, discipline, rate of return, or savings, will ever matter if one cannot overcome the scarcity mentality, which will inevitably destroy wealth.
- Abundance can exist because even if there is a finite amount of money, it can change hands an infinite amount of times through exchange and build wealth when that exchange is through solving problems, creating value, and serving others through Soul Purpose.
- There is a divinity to diversity that allows for two parties to be wealthier due to exchange.
- Prosperity is evidence of value creation.
- Personal legacy begins when money and Soul Purpose are aligned, not when one dies.
- There is a richness to experience, to building knowledge that will be used to serve others, and ultimately increases daily production.
- Building ones Soul Purpose is far superior to building ones Net Worth. It is the only true financial security that exists.

Investing in Alignment:

Investing in alignment with one's Investor DNA is critical to our vision of financial success.

When investing in alignment, keep the following in mind:

- Education, Structure and Protection form the foundation and must precede production.
- Essentially, protection maximizes production, risk impedes production.
- Protection is a platform for production.
- Liquidity has an economic value and can produce an external return. It is also part of protection.
- The investor is accountable for the dollars invested.
- No person cares more about your money than you. Be a steward of your money.
- Diversification is admission of ignorance and creates a different type of risk, that of not getting the best return through focus. Even if it works, is it the best possible outcome and scenario?
- Focus is superior to diversification.

- Focus allows to minimize risk with personal management
 - a. Watching a basket with fewer eggs can be less risky than a basket with many small eggs that are unknown and hard to manage where responsibility is abdicated to an unknown fund manager.
 - b. Build protective structures around the fewer, focused investments through safeguards, education, mindfulness, collateral, or any way one can use their Human Life Value to determine what to do and when.
- Knowledge (yours) is required to invest. Otherwise it is merely gambling.
 - a. Investing does not have to include Stocks, Real Estate, Forex, Options etc.
 - b. Investing can be anything that creates value in return for money that is congruent with your values.

A key RipWater creation, the FastTrack program, has its own personal gallery of original artworks. These inspirational works of symbolic art are centered on uplifting themes from stages of our programming, and they are used as unique and effective branding tools. Wherever possible, we encourage the use of these artworks in Wealth Factory projects. The illustrations are used to demonstrate what a member feels and experiences at each stage. There is almost a playful quality to the illustrations, which allow for a peaceful representation of Soul Purpose and distinguish this flagship Wealth Factory program from other financial firms by forgoing the over-used and boring branding generally used by such firms. If you would like high-resolution images of these works to implement in your project, please e-mail brand@ripwater.com.





By contrast, Garda is a company that can work with business owners and non-business owners alike. Garda works with people who are just starting out or who may be making their first savings or financial decision. For every company we work with, we have a portfolio of programs to support their unique scenarios and focus. If they require assistance in an area outside of our expertise or scope of work, we let them know and reserve it for those that are the right fit.

We are not for everyone. For example, RipWater does not default to “tightening the belt” or sacrificing today in the name of a future retirement. In fact, we are on a mission to retire the concept of retirement. The word “retirement” erroneously teaches people that financial security lies in bank accounts rather than cash flow, business, and Soul Purpose: that “all good things come to those who wait,” and that only in your “golden years” should you finally focus on quality of life. What about today and the future? How can your investments benefit you now, as well as later?

How can you generate cash flow so that you can enjoy your life today, rather than merely looking to accumulate a nest egg? These are the questions we ask, and we answer them on a philosophical and a practical level and only work with individuals and firms that subscribe to the same philosophy of wealth.

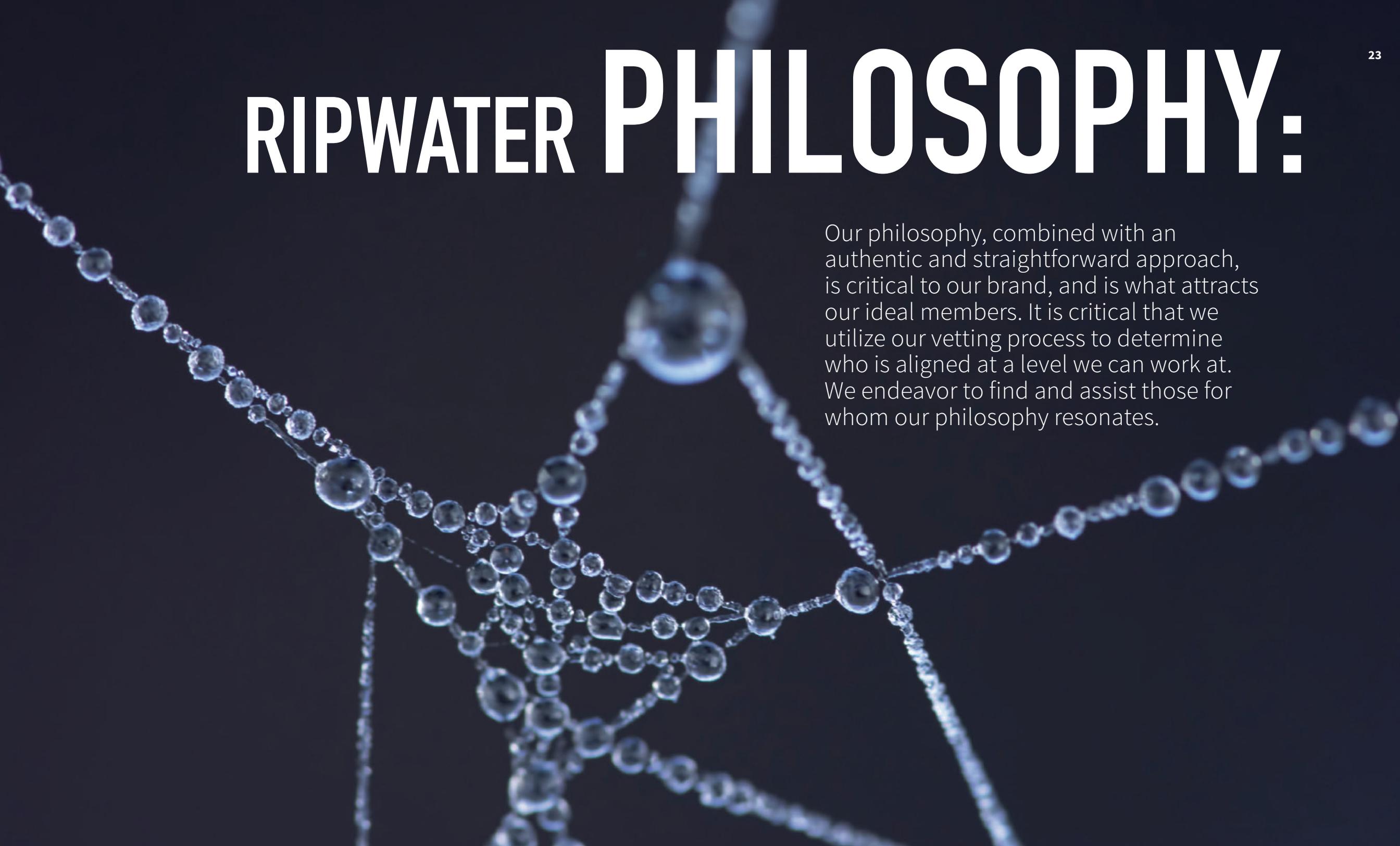
One of the reasons we have such an emphasis on working with business owners is the fact that they have a special ingredient for creating financial independence as well as additional complexity that is required to navigate—which we are built for. Almost all financial books and articles miss this special ingredient: expanding one’s means by scaling business revenue. Being able to have unlimited upside potential. Hence, we have created a robust library of workbooks and workshops for the Business FastTrack.

All of our programs have the major messages of Soul Purpose and legacy, which focuses on the individual as the greatest asset, and on protecting an individual’s ability to produce and create value rather than risking capital and scrimping. Often, a large component of Soul Purpose is focused on and referenced as Investor DNA. This is a unique

code each individual has to allow them an understanding of where to invest or not invest. It is based upon values, drivers, and capability. It allows an individual to focus and at the same time reduce risk. In essence, it allows them to become a better investor.

We have a vast library of videos, articles, and books showing people how to become more efficient by identifying leaks and plugging them so they have more resources to work with. This gives our licensees more money to work with.

Most financial firms do not focus on this critical area and hence the reason it is so valuable to license with us to create an advantage, gain an edge, and create deeper value. This is the solution to budgeting because it enables clients to get what they want out of life today rather than deferring, delaying, or missing out.



RIPWATER PHILOSOPHY:

Our philosophy, combined with an authentic and straightforward approach, is critical to our brand, and is what attracts our ideal members. It is critical that we utilize our vetting process to determine who is aligned at a level we can work at. We endeavor to find and assist those for whom our philosophy resonates.

24 In addition to providing families the roadmap to financial success, we work with financial firms that are unique in what they do and ask them to leverage their strengths and work with us to delegate their weaknesses. Here is a sample of some of the most critical pieces of our philosophy that must be understood and adhered to with our licensees:

- No one individual is an expert in everything when it comes to finance. It takes a team.
- Become a resource for your clients. Utilize, but do not rely upon. Empowerment and Education.
- Work with other professionals for succinct and concise dissemination of financial information so you can deal with your strengths, yet create value and address the big picture to your clients. Do what you do best.
- Financial professionals can only help when they understand their customers values and as much of their Soul Purpose as possible. Your client is the asset.
- Customize each client's plan, yet verify they share your same philosophy on the principles of wealth creation and value. Choose wisely who you work with.
- You cannot care more about your clients' finances than they do. That means, only work with those willing to be a steward over their money.
- Have an outside process to conduct true due diligence, give the clients tools and resources to be able to support the process and never be the only one to determine if the investment is right for them if you get compensated from that transaction.

Our community:

RipWater's purpose is to build a community of entrepreneurial individuals who are committed to prosperity, value creation, and living Soul Purpose. We're interested in abundant people who vibrate with the energy of learning, sharing, passion, and giving. Our company has its own ecosystem where knowledge, skill, and achievement flow seamlessly and support one another. We will harvest the energy and knowledge of our members and allow them to participate in the brand's continual growth and creation.



Connection:

Our companies strive to create and maintain real connections with our members as we assist them on their path to financial independence. Perhaps more important, we help members connect with loved ones, other members, and themselves. Most important, we help our members connect with purpose to create mindful financial abundance.

RipWater defines wealth comprehensively. We believe that there is a distinct difference between merely being rich and becoming truly wealthy. We serve our members by focusing on all Five Tracks of Wealth (Financial, Soul Purpose, Mental, Physical, and Social), and by providing members with education, tools, mentoring, and accountability to expand wealth and create depth in all five tracks. We focus on how true wealth allows the individual to reach higher levels of happiness, achievement, and prosperity beyond his or her current situation.

As a byproduct of this focus, the lifetime value of each person we work with increases. We make more by making more of a difference.

Unfortunately, many people are depressed and unfulfilled because their lives are not in harmony, and they lack depth in all tracks. They may excel in some areas, but if they neglect other components of a happy and wealthy life, that deficiency eventually catches up.

For example, no amount of money can compensate for poor health, so getting rich by working long, stressful hours and neglecting your physical body is a poor lifestyle choice. On the other hand, even those with perfect health will find it hard to enjoy life to the fullest without financial success and meaningful relationships. There must be a focus on all tracks of wealth, because all aspects of our lives are intertwined. Our companies teach that you cannot ignore one area of life and expect the rest to remain perfectly functioning.

By the same token, improvements in one area can bring synergistic improvements to all, and with that in mind, RipWater is committed to combining simplicity and entertainment when it comes to creating our portfolio of educational programs.

We believe that the path to prosperity should be practical and pragmatic, and it's our job to make sure that members can follow that path without our assistance. Our goal is to encourage our members to take full responsibility for the prosperity and welfare of their life. In addition, we believe practical prosperity includes the following core concepts:

- You are your greatest investment.
- Invest first (and always) in yourself.
 - a. Entrepreneurs have a financial advantage due to a multiplier effect of earnings:
 1. Equity
 2. Cash Flow
 3. Contribution
 4. Leverage
 5. Correction
 6. Tax Advantages
- Soul Purpose Expression
- Soul Purpose Expansion
 - a. Never invest outside of your business if you have not made your full impact as a business.
- Do not fund others dreams before your own.
- Do not strip the value from your business by taking good money and putting it into things that you have less knowledge and bank on an outside promise.
- You can build a business when retiring from the things you hate in business (hiring, procedures and protocols) and minimize the future issues of
 - a. Inflation
 - b. Taxes
 - c. Interest rate fluctuations
- Enjoy life today by doing the things most people save for retirement and you will have more value in your business by:
 - a. Relaxing and Rejuvenating
 - b. Finding people to take care parts of your business rather than doing it all yourself
 - c. Keeping passion for your business so you never “retire” from the world of value creation
 - d. Having the memories others may never have that do not have this philosophy
 - e. Not stripping away the value of your business by taking dollars outside of the business that could have more value inside of the business (even just titling assets in the business)
- Only invest where you can cultivate the abundance mindset otherwise you limit your ability to produce by inviting scarcity into your life.
- One must understand the external rate of return, which has everything to do with how it impacts you internally.
 - a. When you invest in something, it has a rate of return, but if it creates worry it can limit how you feel and produce
 - b. When you invest in something you know and understand and can contribute to, you have more confidence and peace of mind which allows you to be more abundant and productive
- Economics and peace of mind must be in harmony for any investment to make sense
 - a. Those that have peace of mind but do not understand economic factors are in a counterfeit of abundance called ignorance which is a dangerous place to be
 - b. Having economics make sense but losing abundance takes away from the enjoyment of life today. Never sacrifice how you live and feel today for the hope of “it will be better in the long run” when it comes to investments that are not aligned with your knowledge, passion or control
- To truly invest, rather than gamble, the investment must align with knowledge, passion and especially purpose because it is about the investor, not just the investment. Risk is in the investor.

26 VALUE CREATION AND
VELOCITY

Transformation can happen anywhere, at any time, but transformation requires a consistent commitment to create favorable and ongoing conditions to live Soul Purpose in everyday life. Some of our members notice positive change right away, while it may take others more time for transformation to occur. We can't force a rose to blossom before it's ready, but we are committed to be there for members whenever we're needed. We provide a total commitment to value creation

and velocity. The result is that members make prosperity practical by implementing new components while improving existing areas of their financial blueprint. This leads to measurable results: more money, greater tax savings, and improved cash flow. Less tangible, but no less important results include increased confidence, excitement, a sense of purpose and a renewed zest and energy for life.

Velocity, in part, refers to the measure of how productive financial resources are. Simply put, velocity is increased by keeping input at a minimum while increasing output—efficiency. The two ways to increase velocity of money include increasing exchanges with the same dollars, and increasing the simultaneous use for each individual dollar. This leads to greater personal wealth and financial independence.

Personal velocity through efficiency, scale, and cash flow

The following points should be kept in mind when thinking about creating value:

- Only invest where there is a value proposition, which we call **the triple win**—how you win, how the person you are in a partnership wins, and ultimately, how the marketplace wins.
- The purpose of investing is to **create value** (progress).
 - a. Value for you
 - b. Value for whoever is investing the money
 - c. Ultimately, the marketplace must benefit. Our objective is to work with the right people and deliver results every time
- When not sure where to invest, **only invest in fixed and guaranteed accounts** that are as liquid as possible.
 - a. Put money into ways to discover where to invest and to discover and uncover ones Soul Purpose
- For an investor to win with more certainty an investment **must benefit them now and in the future.**
- **Cash flow is superior to accumulation.** We strive to show members how to create greater abundance and prosperity so that they can live a life of joy and prosperity today.
- **Velocity is key** to acceleration of wealth.

ECONOMY

$$V^2 = \frac{\text{GDP}}{M^2}$$

Velocity = $\frac{\text{Gross Domestic Product}}{\text{Money Supply}}$

PERSONAL

$$V^2 = \frac{O}{I}$$

Velocity = $\frac{\text{Output}}{\text{Input}}$



What we **STAND AGAINST**:

The following are some of the ideals we at RipWater work tirelessly against:

- Accumulation. This is our number one ideal we work against, and from which all these other ideals fall.
- Chasing returns
- Dilemma of the treadmill: I'll just work harder, run faster, etc. Work, home, sleep, repeat. Where's the leisure time? You may run fast, but are you getting anywhere? Probably not if your fiscal house is a mess. We believe in efficiency first to help you move forward, not move harder.
- Save, sacrifice, delay, defer
- Budget
- Risk=return
- Tax Deferral
- One size fits all investments
- Losing money
- High fees
- Broken plans
- Scarcity driven advisors
- Lack of coordination
- Qualified Retirement plans and Defined Benefit Pensions
- Overpaying tax
- Automatic fees
- Automatic deposit investing
- Overpaying interest on loans
- Investing in things that you don't understand
- Risk assessments
- Financial task lists
- Team that doesn't communicate
- Missing Pieces
- Confusion
- Retirement
- Diversifying multiple streams of income prematurely
- The long haul
- Penny pinching
- Going it alone
- Insurance sales men posing as financial planners
- Mutual funds



What we **STAND FOR**:

Keep in mind that RipWater is a comprehensive financial, business and personal development program that incorporates all aspects of wealth creation into different methods of gaining financial clarity, peace of mind and confidence. Unlike other firms, our goal is to improve an industry by learning an individual's purpose and what they want out of life and working to support those that want to do the same. Once we understand who we're dealing with, then we can determine the possibilities for success, which includes:

- Cash Flow Investing
- Financial Independence
- Defending and understanding your financial decisions
- Metrics
- Cash recovery and spendable cash
- Investing with knowledge and purpose
- Living wealthy
- Having a clear financial premise/philosophy
- Preservation of principal
- Investor DNA
- Focus
- Wealth now and in the future
- You being the greatest asset
- Retire from things you hate
- Reducing investing drag and risk
- Financial Stewardship
- Organization
- Efficiency
- Profitability
- Accountability
- Mentoring
- Systems and tools for predictable results
- Producers/producer paradigm
- Comprehensive and complete
- Personal finance being personal
- Money not being the primary reason or excuse for doing or not doing something
- People understanding money and mastering it, rather than having money be their master.
- Quality of Life

EVERYTHING ABOUT RIPWATER—OUR PHILOSOPHY, OUR CULTURE, OUR COMMUNICATIONS, AND OUR PRODUCTS—

PEOPLE BEING THE ASSET.



CORE VALUES

There is no computer or software system that can determine precisely one's Soul Purpose. The discovery of one's Soul Purpose is a lifelong pursuit, an experience of continual purpose, passion, and joy. Most financial firms focus solely on products, numbers, and spreadsheets. Clients can often be looked upon as a transaction. This limited view has led to massive confusion and ultimately to huge losses for these firms' clientele. This type of one-size-fits-all approach to personal finance has been largely responsible for the discontent in the marketplace that created the desire for RipWater.

Wealth Factory for example, has a Wealth Engineer that is instrumental in supporting a full discovery of the individual's core values. Any licensee that works with RipWater goes through values exercises to deepen their own understanding of what is most important. This is part of the process to determine who we invest in and work with. This insures we are on the same path and see the world from a similar viewpoint.

Everything about RipWater—our philosophy, our culture, our communications, and our products—is about people being the asset.

We consider people to be the only true assets, and they have intrinsic value. We are as committed to ensuring that people use our products and programs as we are to selling them. It is essential that our marketing message is a promise we can deliver on. We prefer to under-promise and over-deliver every time, rather than making false claims and spreading hype.

We consider the success of our members to be the best marketing tool, and therefore our attention is closely focused on those members once they are actively engaged with us or in a program, unlike many of our competitors, who are more focused on selling than on delivering.

WORD OF MOUTH AND WOW RULES

Money is not the main consideration for us when deciding whether to work with someone, unlike at other firms, where it is the only consideration. **It doesn't take money to make money; it takes resourcefulness and ingenuity.** We look at a prospective member's level of commitment and desire, entrepreneurial spirit, aptitude for gratitude, integrity, and receptiveness to coaching.

We look for potential—a willingness to do the necessary work and to implement our recommendations. We enjoy working with people who are cut from the same cloth: value creators. This is why we didn't focus on just being advisors to those people who already have tens of millions in net worth—they get great advice already.

We celebrate individuality throughout this company. We celebrate it in our brand identity, in our products, in our business systems, in our customers, in one another, and in ourselves.

RipWater values beauty. In an industry that has never given a second thought to aesthetics, we have taken the art of visual and artistic branding to a whole new level with a series of original artistic works that correspond with the various stages of our programs, designs of our books, or backdrops to our videos. The superb member experience we create would not be possible without our relentless commitment to aesthetics, authenticity, and continuity at every customer touch point.

We do make mistakes, but we handle them with grace and equanimity.

OUR FUTURE

Given our commitment to legacy and Soul Purpose, the energy and enthusiasm we bring to our mission, and the value we create for those around us, we expect more than mere success. We generate connections with people. We inspire loyalty by forming deep bonds with the thousands of men and women who share our passion for our mission, and who will help us spread the message of economic independence throughout the world.

Simplicity

We offer an experience, not just a process. We enable our licensees to utilize content to better serve clients and reach potential clients with a digital portfolio and intellectual property. And for Wealth Factory members, we simplify their lives, organize their finances, and build lifelong relationships and True Wealth. Our goal is not to serve everyone we possibly can, but to help create the best possible outcomes and experiences for those we do serve—especially entrepreneurs. Many people come to our licensees to improve their financial circumstances, but they stay active and love the programs because of its emphasis on simplicity, edutainment (education with entertainment), and value.

Our licenses focus on meeting with people one-on-one and we allow for them to focus on what they do best as we bring them marketing resources, educational tools, and systems to continually stay in touch with those they serve. For the people our licensees serve, money is a confusing obstacle. Removing the confusion gives them the confidence and the fuel necessary to fund their passions. This way, money becomes an asset rather than a liability or an obstacle.

We merge personal development and personal finance by helping people clarify their life blueprints and effectively match their financial blueprints to support their lives.

In everything we do, we strive to eliminate the complexity associated with personal finance by developing companies to support our philosophy, (such as The Accredited Network), and discovering ways for people to engage more easily with professionals whose services are normally available only to those with high net worth.

We value simplicity and authenticity in all forms of communication and presentation. Simplicity means elegance. It means pragmatism. It means clarity, minimalism, and efficiency. The attainment of simplicity represents a true accomplishment.



From a design perspective, simplicity entails layouts that are generous with white space and never cluttered or noisy.



From a product development perspective, simplicity means installing as few moving parts as possible while still delivering a world-class experience.



From a copy perspective, simplicity means if you can say it in two sentences, don't use three.



From a management perspective, simplicity means a flat organizational chart, as little bureaucracy and paperwork as possible, and easy-to-understand, easy-to-use systems that work the way they are meant to.



From a marketing perspective, it means to tell the truth so that you never cover for a lie.

CHARACTER DIAMONDS:

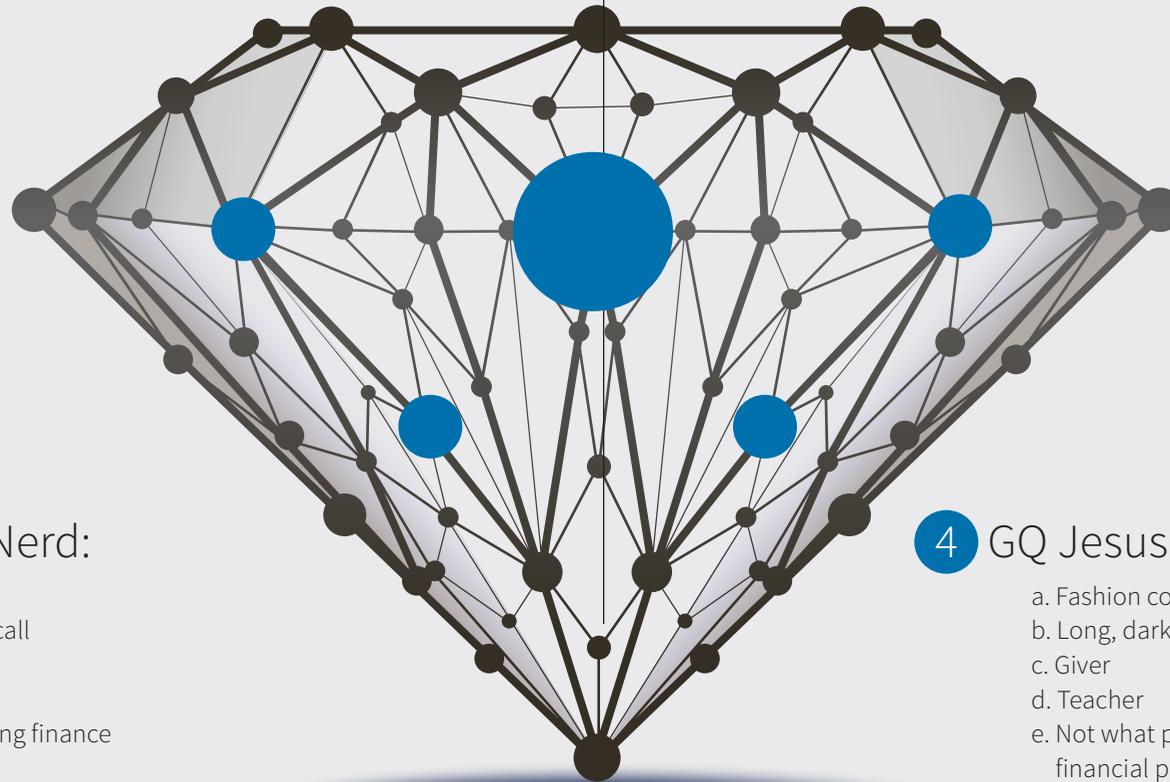
A character diamond is valuable because it highlights opposing elements of someone's personality. Once you've mapped out these opposing traits, oftentimes you'll find that these elements work together.

Here's a quick guide on how to build your own character diamond. Let's use founder Garrett Gunderson as an example:

These all seem like personality traits for four different people, but they're all facets of the same diamond. Keeping such traits in mind when creating content is important because it sustains reader interest and creates a compelling story that people will want to read. Here's another example: someone may be fiscally conservative

yet highly innovative—those are seemingly opposing character traits. We want our team to think of character diamonds when writing content to connect with more people in a personal way, while also keeping readers interested.

GARRETT GUNDERSON



1 Intensely romantic:

- a. Passionate
- b. Relationship oriented
- c. Experience focused
- d. Deeply felt emotions
- e. Intense

2 Conservative:

- a. Risk averse
- b. Cautious
- c. Extremely careful
- d. Seemingly chicken shit (mitigate and manage risk)
- e. Almost nervous (handle foundation and safety first)

3 Financial Nerd:

- a. Smart
- b. Financial recall
- c. File-a-fax
- d. Financial IQ
- e. Loves studying finance

4 GQ Jesus:

- a. Fashion conscious
- b. Long, dark hair
- c. Giver
- d. Teacher
- e. Not what people expect a financial person to look like.

INTEGRITY

Licensees should keep the following tenets in mind about RipWater:

We do not use hyperbole (exaggerated statements) unless it is for the sake of humor—and we encourage humor.

We only use hype when we can live up to it; never use it if we cannot deliver.

We stick to any expiration deadlines we set.

We choose authenticity as our primary mode of selling and marketing because it is reassuring, refreshing, and effective. For example, “What do you normally charge for the Cash Flow Mega-Kit?” Answer: We believe its fair market value to be about \$497, but we do not charge for it. It is a service to familiarize people with what we can offer—we help you discover areas where money is leaking and we ask if you want more help.”

We use these tools to build a relationship. Value first. People love straightforward talk. Most firms don’t offer straightforward truth. We do. In undertaking any venture or promoting services or people, we must know them.

We must personally use and back all systems and materials, we must share the same values, and we must see proof that these systems can truly deliver complimentary value to our members.

We don’t promote people or companies we don’t know so we can make a quick buck.

We protect the contact information of our subscribers and members.

The financial industry is rife with companies that make unsolicited contact with prospects—introducing themselves to someone they don’t know, acting like they already have a lifelong relationship, and pretending not to derive any benefit themselves from such relationships. This creates distrust.

We do not discount to people outside of our subscriber base. We offer bonuses, but do not prefer discounts. The purpose of this policy is to protect our brand and personal integrity.

We do not speak or promote on just any platform or stage. It is essential that the values of any entity we associate with be congruent with our own.

We must realize that any speakers with whom we share the stage, or with whom we conduct any marketing activity, can influence how the public perceives us.

RipWater does not endorse, sponsor or host “pitch fests.” Our licensees host events that are content-rich experiences that add depth to the coaching we provide for our members, and provide ways to introduce our ideas to those who are not currently members but who maybe interested in us.

We strive to create an experience that exceeds our members’ expectations by using high-quality materials to present ourselves like a billion-dollar company. This is our operating philosophy. It’s our state of being. It permeates every aspect of our business in everything we attempt, everyone we hire, and everything we create.



Transformation may happen in a moment, but it takes time and commitment to live Soul Purpose daily. Some members may notice positive changes right away, while others may take longer. We are committed to quality over quantity. We're here to help people who may already be successful but want to make a greater

impact with their current clients and also find new ones. We are here to provide the highest quality resources to people whose values align with our own and who want to share in our vision for long-term success. Although we can't force a rose to blossom before its time, our commitment is that we will be there for our licensees to support

those they serve when ready to take their lives to the next level. Our goal is for them to have the resources to make prosperity practical by implementing new pieces and improving existing pieces in their customer's financial blueprint. This produces both measurable results—more money, a physical blueprint for their finances, savings on

taxes, interest, and improved cash flow—plus a less tangible experience that each person has in terms of increased confidence, purpose, and a renewed zest for life.

Results must be reproducible, and everyone must have a customized and individualized experience. At the highest level, we create value by delivering a combination of personal development and personal finance mentoring with measurable value, benchmarks, and a team to implement the process. Our objective is to work with the right people and deliver results every time, for every person.

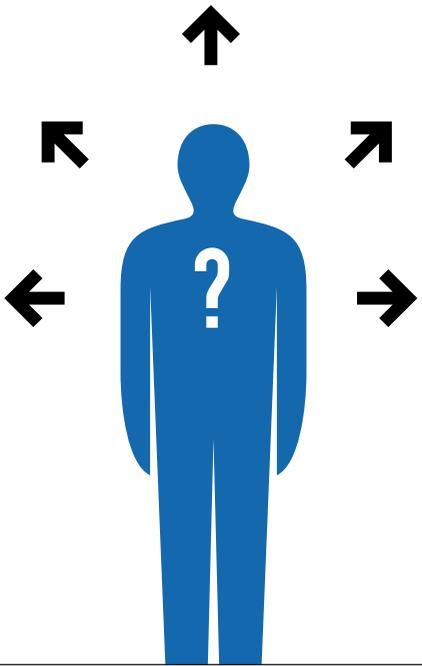
We want our licensees to say:

- It was well worth the money
- It made it easier for our clients to simplify their finances
- We are conveying clarity and confidence financially to those we serve
- By clearly outlining and sharing philosophy, the customer chooses the best path
- I now get to focus more on my Soul Purpose



FINANCIAL INDEPENDENCE, CASH FLOW BANKING, VIRTUAL FAMILY OFFICE:

Our success begins with the proper screening process—a potential licensee is interviewed. This consultation is critical for both our programs, but especially for people we’re considering working with. This gives them an opportunity to learn about their Soul Purpose, values, to begin to understand the bottlenecks of their business, and to obtain the high level of accountability and support necessary to ensure success.





EVERY CUSTOMER TOUCH POINT MUST BE **CONSISTENT AND COHERENT** ACROSS ALL MEDIUMS

People pay us to assist them in transforming their lives, and we're committed to success for every single one of them that we choose to engage. This means we only work with people who appreciate what we do, are committed to their own prosperity, and have a true commitment to entrepreneurship. Every customer touch point—from headquarters to the tactile quality of our materials to the look of our online collateral—must be consistent and coherent across all mediums.

Consistency is the key. We've defined every important element of the RipWater philosophy, and we continually find ways to systematize it, integrate it, and ensure that our members learn and implement it. Our goal is for customers of all companies we support to say they would do this all over again, and for them to stay for a lifetime of continuing accountability, education, and growth. We are continually improving our systems and processes by listening to our licensees and their program participants and our team members.

We listen compassionately to every one of our licensees, and we constantly look for ways to take them to higher levels of awareness and action. It is important that we give them choice and anonymity. **Utilize us where it is a fit and continue doing the things that were already working and where our assistance isn't required.**

It is the duty of every person involved in every associated organization to assist us in improving the experience and results for those we serve. We celebrate these contributions, large or small. Anytime that any system, process, or customer touch point is improved anywhere in any of the organizations, we congratulate and celebrate the hero who made it happen. This is how we exceed expectations with every person in every session, and this is how we consistently create value, catalyze transformation, and improve lives while protecting and preserving our brand.

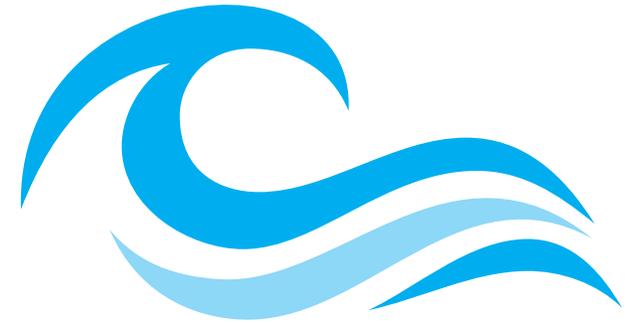
For our organizations to make the full impact necessary to empower people to live their Soul Purpose, and to align this activity with making money, there is an order of priority we must follow. First, we are our own greatest asset. This means that each person on the team must take care of themselves first and foremost. This is not in a win-lose financial sense, but in line with the Five Tracks of Wealth—investing in oneself, protecting one's own energy, and living the principles we teach to be of the greatest service and have the best energy we can offer.

Second, it is imperative that we work as a team and protect our team. If a customer is placing blame, is unwilling to be held accountable, or is emotionally destructive or damaging to a member of our team, we protect the team member. Many companies mistakenly say they put the customer first, and that the customer is always right. At RipWater companies, however, our customers are an essential priority, but without our team we have no capacity to serve. It is important to release (e.g., fire) a potential customer who is disrespectful or condescending, or who would mistreat any team member. This makes a statement to our team that they are an important asset—more important than short-term profit—and that we live by what we teach.

However, the fact that we do not tolerate disrespectful behavior in any form does not negate the value of our customers. We are there to serve, solve problems, and create value, but only in ways that create the right value proposition for all parties involved. We love assisting those who appreciate us, appreciate themselves, and acknowledge the progress they make with us in their lives. In return, we do our best to expand their opportunities.

We are also committed to paying it forward by putting our courses in colleges, and by supporting causes that expand true financial literacy and freedom. We never sacrifice our mission in the name of charity, however. Our charity is utilizing our Soul Purpose to assist our customers, and using our profits to find other ways to better the world.

An important piece of supporting 1 million entrepreneurs achieve economic independence is investing in the lives of rural, young entrepreneurs. RipWater donates **1 percent of gross revenues to college and high school entrepreneurial programs** that pay forward similar opportunities given to our founder. Whereas some financial firms focus solely on the highly affluent, we aren't just looking for people with money and helping them invest. Some of the million people we help achieve economic independence will be teenagers whom we support from the beginning.



As a teenager growing up in a small, rural coal mining town, Garrett's opportunities seemed limited. One of his greatest breaks came when he was invited to participate in the Governor's Honors Academy, which gives high school students opportunities to learn, lead and interact with some of the foremost leaders in business, technology, humanities, science, education, communication and social science. Through this, Garrett met the founder of Xerox, state senators, inventors, entrepreneurs, and forty-nine other youth across the state. Garrett also competed multiple times in the Rural Young Entrepreneur of the Year competition hosted by the Students in Free Enterprise organization (SIFE) on Southern

Utah University's campus. He won the award, which came with a \$1,000 prize. Next, he won the Young Entrepreneur for the state of Utah, which came with a \$5,000 prize.

But more important than the money was the opportunities he was given to connect with mentors and college professors. To prepare for the competitions, he sought out local business people to teach him how to create a business plan, manage income statements and balance sheets, market, and much, much more. The competitions took his budding knowledge to a whole new level, as well as facilitated relationships that have brought him value for years. Furthermore,

his vision of who he was and what he could accomplish was expanded.

Garrett now wants to give other rural youth the same opportunity he had to expand their visions of themselves. Donations made by RipWater fund entrepreneurial programs specifically dedicated to helping rural youth succeed and funds scholarships to the same Governor's Honors Academy Garrett attended. These programs teach them the principles and skills of entrepreneurship. They provide them with mentoring opportunities and platforms to get expert, supportive feedback on their projects.

Most importantly, these programs lift their vision beyond their roots and show them a whole new world of opportunity.

So many youth have the capability to be entrepreneurs, if they are shown a path and given opportunity/mentorship. RipWater does this by not only contributing money, but also bringing mental and relationship capital hosting competitions, connecting youth with mentors, and educating youth with our library of resources for financial and business literacy. Through our relationships, we also facilitate the donations of time and money from highly-successful people.

Always keep in mind the overarching purpose behind your RipWater projects.

Are you trying to prove what a great writer/filmmaker/speaker/designer/coach/consultant you are, or are you focused on providing as much value as possible to customers? **It is imperative to deliver value to our customers;** that is how you ensure your future with RipWater and create value for all involved. Define project and meeting objectives, enter the existing conversation of the member, be consistent with the brand, and do what it takes to reach people.



IT IS IMPOSSIBLE TO REACH A RIPWATER OBJECTIVE IF YOU DON'T KNOW **WHAT** **THE OBJECTIVE IS!**



It is better to ask a dozen questions and risk appearing ignorant than not to ask questions and truly be ignorant, and possibly arrogant. If you have any questions or concerns at all, ask them early and never guess. Someone at RipWater will gladly take the time to answer your questions.

Correspondence and e-mail etiquette :

Avoid writing whole sentences using ALL UPPER-CASE LETTERS. It looks like you're shouting. Even if you are trying to emphasize your point, there is rarely a good reason to "shout" at someone.

Get to the Point:

Our customers tend to be successful people who strive to manage their time efficiently. Respect their time. When possible, be brief. Get to your point as quickly as you can. Please don't leave "out necessary details, however. Include background information if it will help the recipient answer your query.

Spelling and Grammar:

Good spelling and grammar are important, even in an e-mail. Use your spell-check if in doubt. While you don't have to treat every e-mail as if it were a dissertation, there is no need for a RipWater team member or licensee to come across as uneducated and/or unprofessional. Contractions are okay. Slang is not okay.

Be Polite and Professional:

Under no circumstances should you use sexist, racist, or otherwise offensive language—even in a joking manner. Be sensitive about how informally you address others. When in doubt, use Mr., Mrs., or Dr., if appropriate. When you are replying to an e-mail and the sender of the original message has used his or her first name only, then you can safely assume it's okay to use that person's first name as well. While it's important to be warm and friendly, there can be a fine line between friendliness and being overly "chummy" with someone you do not know well. Be respectful and authentic.

Care and Caution:

Do not forward e-mail chains without fully reading the chain and checking for confidential information or private conversations that should not be shared (learned this one the hard way, trust us).

In addition:

- Do not forward chain letters or mass "inspirational messages."
- Do not use e-mail to discuss confidential or highly sensitive information.
- Don't send or forward e-mails containing libelous, defamatory, offensive, racist, or obscene remarks.

Rarely (if ever) use these following words and terminology to describe our services:

- accumulate (we talk about cash flow, creation, velocity, acceleration, growth, building, and wealth)
- automatic investing
- assets under management
- advisor (we use the word coach or mentor, never advisor)
- budgeting
- compound interest
- diversification
- dollar-cost averaging
- financial planning (refer to their existing plan as a retirement plan)
- high-risk=high-return (premature)
- need (unless followed by "in order to", since we do not "need" to do anything)
- rich vs. wealthy
- sacrifice
- should
- staff (we refer to people that work here as our team)
- spirituality (Soul Purpose is used in place of the term "spirituality," 90 percent of the time, though there may be times where the word spirituality can be used appropriately, depending on the conversation and context.)

Visual Experience:

Our commitment to creating attractive materials and presentations is important because it makes people feel valued. When you are a part of something awe-inspiring, it brings out a higher version of self. When you're around something inspiring, it makes you feel ready to move forward and upward.

Aesthetics distinguishes the RipWater companies experience from all other personal finance products and services. It tells our members that we care about what we're doing, and we care about them. We use beauty to create an environment for success.

When you are finished with your project, ask yourself before you turn it in:

- Is this a rich experience?
- Does it make an impact?
- Is it innovative?
- Is it attractive?
- Is it inspirational?
- Is it simple, elegant and professional?
- Does it paint a picture?
- If it features a picture, are the symbols clear?
- Is it transformational?
- Does it look, feel, and sound like RipWater?

When interacting with a customer, or when going into a coaching experience, ask yourself:

- Am I present?
- What would bring the biggest impact and value to this individual (or individuals)? How can I best serve this person?
- Is there way to WOW them before this interaction is over?
- How can I exceed expectations?
- Is there a way to make this memorable?

Engaging the Senses:

Because we work with people in many different settings—online, on the phone, and face-to-face—we are presented with a special challenge and opportunity: to further our brand by reaching out to all our customers' senses. At RipWater, we require all our materials to be not only informative, but attractively packaged as well. With our audio, internet, and face-to-face interactions, our presentations must engage the five senses to provide a cohesive, high-end experience from start to finish.

Our senses are tools of cognition that work together to define experience. We use our senses to learn and grow, and when all the senses are stimulated at the same time, the results are unforgettable. That's why we've consciously infused our brand with inspiring and transformational words, images, and sounds. We have specific playlists for the office, for events,

and for our VIP receptions. We also record special greetings for callers who get our automated answering system at the office in order to enhance the experience as much as possible. Even our hold music must be consistent with the brand—everything matters, and this is the standard that sets us apart.

From the appearance of our beautiful brand materials to the sound of the tranquil music at our offices and events; from the fragrance of the flowers, essential oils, or potpourri at our reception desk to the taste of quality food served to members at events and receptions, and the feel of the furniture and products our customers interact with, we see the five senses as a huge opportunity to connect with our members. We

understand that the member experience can be transformed if the potential of the senses is fully realized.

Multi-sensory stimulation helps us to deliver a premier personal finance and personal development experience—which is our brand promise. It creates an environment in which our members feel alive, and creates the conditions that enable their creative juices to flow. It delights them. It expands their awareness and opens them up. It makes them feel adventurous, and gives them the courage to explore. Thus, they get the most out of their experience. If any customer touch point doesn't speak profoundly to at least two or three of the senses, we ask ourselves, "Why not?"



40 Values Checklist

No matter what kind of RipWater project you're working on, what you're doing is creating a transformational experience for the end user. We recommend you do research before starting any RipWater project. Examine what is out there that is "the best in class." Research what transformational brands such as Apple, Gucci, W hotels, and Armani are doing in this area. Study the best of the best for inspiration. Learn from them to "get the edge" on your project. But most important, look to RipWater materials as the standard. Any material that is viewed by the marketplace or our members should be consistent with that of a billion-dollar brand.

Our video production should be of the highest quality possible without requiring millions of dollars to produce. Don't sacrifice authenticity and connection to the end user.

For printed material, explore materials and printing techniques such as paper stock, varnishes, embossing, foil stamps, etc. that elevate the tactile experience.

Read through the Philosophy and Values section of this brand manual for further motivation and inspiration.

The look and feel is essential with RipWater, as no other program has a good frame of reference to what the member will experience. Personal finance is, at best, transactional and clichéd, whereas personal development is overly motivational and rarely measurable in the long term. Therefore, anyone who encounters the RipWater brand must be able to enter a realm where we create imagery that provides an exhilarating experience.

Before you begin your project, ask yourself:

- ✓ How can I make this a more beautiful, inspirational, and powerful experience for the end user?
- ✓ What can I do to engage, amaze, and draw viewers into the world I'm about to create?
- ✓ What techniques can I employ to ensure that this project looks, sounds, and feels like it's coming from personal finance's premier transformational brand?
- ✓ What can I draw upon from my own personal experience to make this project even more powerful?

As you develop your project, ask yourself:

- ✓ How can I take this over the top, from a quality perspective?
- ✓ What kind of printing or web techniques can I use to make this piece "best in class"?
- ✓ What can I do to make it more original and creative?
- ✓ How can I connect at a deeper level with everyone who experiences this, and how can I make it more intimate and personal?
- ✓ Am I stimulating the senses as much as possible? Are there other senses I can engage?
- ✓ What matters and what doesn't matter?
- ✓ How can it be professional without losing the power of the presenter or message?
- ✓ What is a distraction and what would be useful to add?
- ✓ Done is better than perfect. Progress over perfection.
- ✓ If you have any questions, please feel free to contact: brand@ripwater.com.

Typesetting

In the digital age, typesetting is a lost art. Graphic designers rely on automated programs to set type and rarely take the personal care they used to take to ensure the type is beautiful. We are very particular when it comes to typesetting standards. In addition to conveying the concept through words, we care about presenting our copy so it looks good and is pleasing to the eye. Simplicity and elegance are key.

Your number one objective as a typesetter is to make sure the copy is readable. There’s no excuse for poor readability. Below are a few pitfalls to avoid:

Hyphenation

Avoid hyphenation, or breaking a word on to two lines, whenever possible.

Rivers

Rivers are vertical ribbons of white space that sometimes appear by chance in a column of type. Rivers draw your attention away from the text that you were trying to read.

Widows

A widow describes a word left alone on a single line. When this lone word occurs at the top of the next column, it’s called an orphan. Both are unacceptable.

False teeth

False teeth are large spaces between letters and words in a line of type. The opposite is called negative letter spacing, which is equally undesirable. The ideal typographic color for a block of text is an even gray.

Emphasizing the main thought

The first sentence of your first paragraph should contain the main thought. The headline should completely engage people into the story.

Justified vs. non-justified type

While there are no hard rules that govern the choice between justified and non-justified type, we prefer justified type for large bodies of copy, like in this manual. As with everything, there is a give and take. Auto-justified type often creates awkward spacing issues and requires thoughtful attention to set type properly.

Readability

White Space

RipWater is a transformational brand. We’re never cluttered, noisy or cramped. Be generous with your white space. The typography in this manual is a perfect example.

Smallest acceptable size

Many companies use tiny type, thinking it is elegant or sophisticated. It is not our style. The smallest acceptable type size is 10 point. We prefer 12 point.

Reversing type

Printing white type on a dark background is a no-no for RipWater, however, we find great value in the transformational aesthetic that reversed type achieves, as long as it’s 100 percent readable and is not white type. Make sure the type is big enough and that there’s is no “vibration” if you’re using a color like red. This is to be used for emphasis and should be used sparingly.

Text Wrapping

Wrapping (or “ragging”) type around an outlined image can be tricky. Keep in mind the following points by making sure that:

Keep text shape smooth. Not jagged.

Provide a generous amount of white space between type and image.

Ensure that the last line in a wrapped paragraph can either be flush left, flush right or centered. We prefer flush left.



Abundance Mindset: The belief that there are more than enough resources to fulfill the desires of all the people within a society. At the heart of abundance is a belief in human ingenuity and human value, and a dedication to applying as much of your own value and ingenuity as you can to improve your society and reap the rewards. The abundance paradigm helps you see the possibility of and the value in win-win exchanges and transactions. People who are operating in abundance know that by serving the wants and objectives of others, and thus creating happiness in the lives of others, they bring more happiness to themselves. The goal is to serve others, not to exploit or dominate them. They can serve wholeheartedly and completely because they know that by so doing, they aren't in any way diminishing their own happiness; in fact, they are generating more happiness and success in their own lives. In an abundance paradigm, we fulfill our objectives and wants by helping others fulfill their own; transactions are always win-win. In abundance, all our thoughts, words, emotions, and actions are motivated by contributing to our personal success and the success of others. In abundance, no one is jealous or envious of another's money; there is infinite wealth to be created and used.

Accredited Network: The Accredited Network (AN) is a network of independent consultants, insurers, legal talent, and others in the field of personal finance and business that have earned the seal of recommendation from Wealth Factory and/or RipWater. In this way, we can confidently point members towards professionals that have a good track record of behaving ethically and in the best interests of our members.

Cash Flow: The combination of the amount of net income a person receives, how that income is produced, and how sustainable it is. Healthy cash flows are created by investing in tangible assets such as real estate, or abstract assets such as intellectual property, which produce high and sustainable income. This can be measured on an income statement.

Coach/Mentor: We often use the terms “coach” and “Mentor” interchangeably. Our coaches serve as Mentors and vice versa. It is not the role of the coach/Mentor to make decisions for members, but rather they act as guides and sounding-boards as they assist members in working through decision-making processes. Mentor is masterful at asking questions and coaches at showing/teaching systems of success.

Consumer: One who consumes more value than he or she produces. Because consumers focus on what they get instead of what they can give, they avoid responsibility, they depend on others for their happiness, and they rarely create substantial value. Consumers operate in scarcity, so they view the world through eyes that see poverty and limitations. They think there isn't enough to go around, so they should get what they can before it all runs out. They take more and leave less in place of what they take. They often feel victimized by other people and external circumstances when they don't get what they think they should.

They believe that material things, not people, have intrinsic value because they feel entitled to everything that is given to them, they are poor stewards and allow their human life value to degenerate. Security to consumers is based on things outside of themselves and their choices. It is anything and everything they can think of: the government, their bosses, their company, their parents or grandparents, their 401(k)s, etc. When things go wrong, nothing is ever their fault—they place blame and avoid responsibility. Security to them is the expectation that someone somewhere will always take care of them and make things right somehow. They believe in luck and misfortune, not choice and accountability.

Consumer Condition: A worldview that emphasizes scarcity, win-lose transactions, fear, selfishness, dependence, ownership, accumulation, destruction, luck, and entitlement.

Enrollment Director: Our enrollment directors are essentially “salespeople” with an important distinction. They have an unusual (for the industry) focus on authenticity. The goal isn't to “sign people up” via any means possible, but rather to assist and educate potential members in determining how membership would (or even would not) help them progress towards their goals and ambitions.

Equity: The state of having greater value in assets than in liabilities.

5 Tracks of Wealth: The 5 Tracks of Wealth is the concept that “true wealth” is more than just money, it includes cultivating alignment and fulfillment in all the major areas of life: Financial, Spiritual (Soul Purpose), Mental, Physical, and Social. There is also a 5 Levers of Wealth daily ritual centering around a concept that we call a “Power Hour.” A Power Hour is one hour's time

spent in the morning before you do anything else focusing on your mind, body and spirit in all five levers. Doing this sets a productive tone for your day and give you focus and energy to accomplish your tasks.

Human Life Value: Human Life Value is your own combination of knowledge, skills, and abilities—everything that you are when you take away all your material resources. It is your character and integrity, your ability to think creatively and uniquely, your relationships, your faith—or the lack of each of these things. It is your knowledge and ability to shape materials and information in new ways that are valued and utilized by others and yourself. Every material thing you enjoy today came from the utilization of individual Human Life Value. The materials in your home already existed in the earth, but until Human Life Value was applied to natural resources, that matter was nothing but potential value. When Human Life Value is applied to physical matter, it becomes shaped and manipulated into something valuable to people.

Mental Capital: Mental Capital refers to the value of our ideas, processes, systems, unique knowledge, as well as things like trademarks and copyrights.

Opportunity Cost: The cost of what you could have done with your money in any situation, instead of what you did. For example, if you lose \$10,000 in an investment, the cost was \$10,000. The opportunity cost is what that money could have grown to had it been invested elsewhere.

Producer: One who produces more value than he or she consumes. Producers are the responsible, innovative, and creative people who create all the products and services that we buy and use. They are more concerned with giving than

with receiving. They practice living in their Soul Purpose by serving others and therefore have more happiness themselves. They are happy, wealthy, and successful, or they are on their way to becoming so. Producers lift, bless, serve, and contribute to everything good in the world. Producers always leave things better than they found them, even if they weren't responsible for the destruction that they fix. Producers know that people, not material things, have intrinsic value. They love people and use material things to serve others. They operate in abundance, and they view the world through eyes that see limitless possibilities for value creation. They are wise stewards over everything that they have been blessed with.

Producer Paradigm: a worldview emphasizing abundance, win-win interactions, faith, service, interdependence, stewardship, utilization, creation, accountability, and value creation.

Relationship Capital: Relationship Capital refers to the value of our relationships, networks, partnerships, referrals, contacts and other connections both personal and business related. In our world, Relationship Capital is considered equal to, or greater than, any other type of capital.

Risk Mitigation: Any and all measures designed to reduce the risk of any investment opportunity. Risk mitigation factors include education, analyzing the value proposition, insurance and legal products and strategies, collateralization, aligning with principle, and more.

Risk Transference: Reducing or eliminating the risk an individual is exposed to by transferring the risk to other parties who have a financial incentive for shouldering risk. The most common way to transfer risk is through insurance. Producers ensure that their Human Life Value is

viable and productive in any situation that they can control, whether they are sick, disabled, or dead. They can see the intangible benefits of insurance beyond the tangible premiums and paid claims. By ridding themselves of fear of loss, they ensure that they maintain a productive mindset. Producers act as good stewards of their responsibilities. They understand that the first step of being a wise steward is ensuring that their current stewardships are protected before they concern themselves with acquiring more. When we understand what insurance can provide, we want the best, most durable, most certain policy that money can buy. We know that there is never a time when we will want to do without insurance. We realize that self-insurance is a waste of Human Life Value because insurance companies are so much more efficient at managing risk than we are as individuals.

Self-reliance: The internal commitment to take responsibility for your life and results, no matter what happens to or around you. Choosing this path means making powerful choices in your life regardless of what has happened in the past without using excuses or placing blame; it's a recipe for heroism.

Soul Purpose: Your unique set of talents, abilities, and passions applied productively and effectively, making an impact upon the world and bringing the highest levels of joy and fulfillment for you and everyone you touch. It's the mission that you were born for; it's what you would do every day even if you didn't get paid for it. When you've truly found your Soul Purpose, you create so much value for others that you're almost inevitably paid very well indeed. Another way to say Soul Purpose is "life mission."

True Wealth: "True wealth" is a term for the concept that prosperity is about more than just money. True wealth includes cultivating alignment and fulfillment in all the major areas of life: Financial, Spiritual (Soul Purpose), Mental, Physical, and Social. In our world, an individual who has amassed large amounts of dollars while neglecting other areas of wealth, such as neglecting one's own health and/or personal relationships, would not be considered truly wealthy.

Utilization/Velocity Theory: The financial theory that states that the way to become wealthy is to continuously find the most productive uses for all your resources in the present. Those who practice this theory utilize their assets to immediately provide as much value for as many people as possible, usually through entrepreneurship, real estate and other investments, and intellectual property. Utilization means you stop waiting for economic independence to come to you and instead become proactive in creating it yourself, right now. Utilization is also about your own immediate enjoyment of life, as well as creating favorable conditions for long-term enjoyment, rather than locking up your assets for fear of losing them. The utilization theory tends toward abundance in that practitioners learn to constantly be seeking ways to maximize their usefulness to the world, rather than waiting for retirement. In the utilization theory, cash flow is the greatest indicator of financial freedom.

Value: Anything of worth or service that, when provided to another, creates joy for both parties. Value can come in many forms such as physical gifts, kind words, acts of service, and others. Wealth is created when value is exchanged.

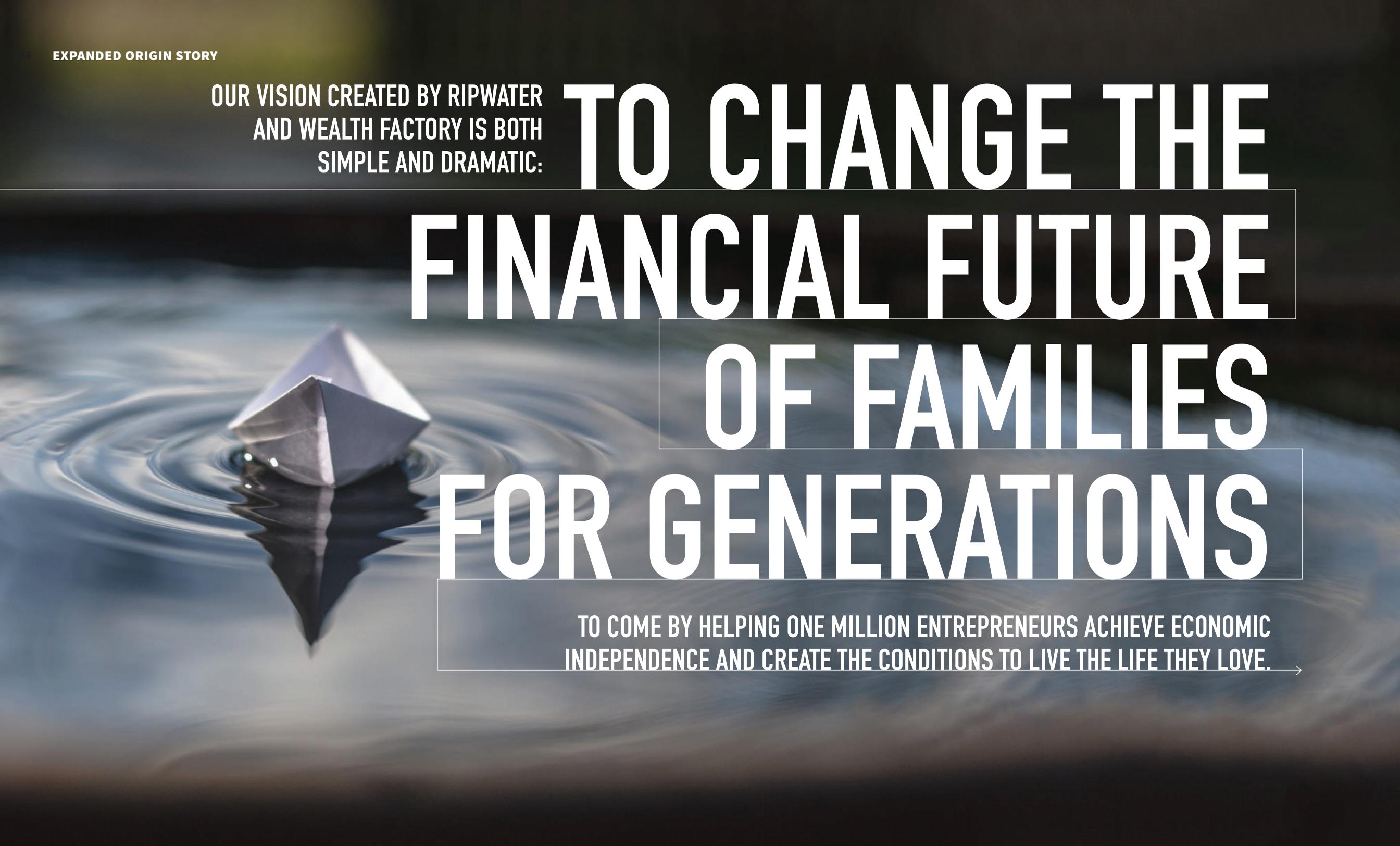
Value creation: Identifying what others value and providing it to them.

Value Proposition: The clearly-defined identification of how value is created for others through specific actions, investments, business proposals, etc. A good value proposition comes in the form of a very clear and concise statement that explains how value is being created and how it will be sustained. The value proposition must be simple and easy to understand, and it must make good economic sense—that is, the receiver must truly value what's offered, and the giver must be able to provide it efficiently. It must be a triple win: How you win, how the person you are in partnership with wins (maybe who you give the money to) and ultimately how the marketplace wins.

Velocity of Money: The measure of how productive financial resources are or how much benefit (profit, revenue, value) is produced with a given amount of investment. On a national macroeconomic scale, the mathematical equation to describe velocity is gross domestic product divided by the money supply. Applied individually to personal finance, the equation is output divided by input. Simply put, velocity is increased by keeping input at a minimum while increasing output. The goal, then, is to put continually less time, effort, risk, and money into something (input) and have it bring continually more productivity and value (output). There are two ways in which the velocity of money can increase: 1) The more exchanges made with the same dollars, the more wealth is created, and 2) The more simultaneous uses we find for each individual dollar, the wealthier we become.

EXPANDED ORIGIN STORY

OUR VISION CREATED BY RIPWATER
AND WEALTH FACTORY IS BOTH
SIMPLE AND DRAMATIC:



TO CHANGE THE FINANCIAL FUTURE OF FAMILIES FOR GENERATIONS

TO COME BY HELPING ONE MILLION ENTREPRENEURS ACHIEVE ECONOMIC
INDEPENDENCE AND CREATE THE CONDITIONS TO LIVE THE LIFE THEY LOVE. →

MY GRANDFATHER INSPIRED ME TO BE AN ENTREPRENEUR



It is no wonder I have such a disdain for taxation in any area. It can drive businesses under, separate families, or invite scarcity into our lives every day. Be it ignorance tax, income tax, success tax, or anything that confiscates wealth and destroys legacy, I am dedicated to minimizing and eliminating it for those we serve.

BUT MY INITIAL MOTIVATION WAS SPARKED AS A KINDERGARTENER IN MS. ASHCROFT'S CLASS.

To avoid being taxed, my great-grandfather was separated from his family and scrimped and saved every penny he could in America to send money back to his wife in Italy. Not only was he motivated to have his family join him, but he also felt a deep sense of economic insecurity. Work in the mines could be unpredictable because of shutdowns, disasters, and strikes. By the time his family was able to join him, his daughter, whom he had never seen, was seven years old.

The overwhelming poverty Biagio experienced permeated his mind so deeply that it created a framework that was handed down for generations. In fact, here's an insight into my Italian family's money management philosophy: My great-aunt buried coffee cans filled with money and my grandfather once showed me their cellar where you could see rolled-up bills tucked away.

A Wounded Young Boy Seeks to Prove Himself

That's the context into which I was born in a tiny coal mining community of central Utah. When combined with the neighboring East Carbon, Sunnyside, Utah had a population of a couple thousand people. Today, the population is dwindling and it consists largely of Section 8 (government subsidized) housing. It feels like a place where dreams go to die.



My grandfather inspired me to be an entrepreneur, and is still an inspiration to me today. But my initial motivation was sparked as a kindergartener in Ms. Ashcroft's class. Ms. Ashcroft created an art project to help us memorize our home address. We built miniature houses out of chocolate milk cartons. She then placed our houses on a shelf until we memorized our address, at which point she would give them back to us.

I loved my little house and was excited to take it home to my mom. But I went home and completely forgot about the project. The next day, half of the class recited their addresses to Ms. Ashcroft and got their houses back. So I was motivated to go home and memorize my address. After school, I sat on our front porch and stared at the numbers: 326 Carson Avenue. But it was freezing cold outside, so I didn't last long. The next morning, I remembered the numbers but forgot the proper order.

The next day was my final chance to get my milk carton house back. Just me and one other student had yet to complete the project. The other student recited his address correctly and was given his house. Then, as the entire class stared at me, I froze for what seemed like an eternity. With all eyes on me, my mind went completely blank. Ms. Ashcroft asked me a few times but I didn't respond. So she grabbed my milk carton house... then tossed it in the trash.

I was devastatingly embarrassed. In that moment I told myself, "I. Am. Stupid." This belief would shape the course of my life for years to come. From that belief I formed an unhealthy view of money and how the world works. I wanted to become rich to prove to people that I wasn't stupid, that I wasn't that scared little boy who didn't feel fully capable or valued. I formed the belief that my self-worth was directly proportional to how much money I could accumulate. The silver lining to the whole fiasco is that I worked hard to prove I wasn't stupid, and that at least got me in motion.

This was my earliest catalyst that gave me the drive to learn about money and become successful. The biggest downside of this motivation was that it limited what I was willing to try. The paralyzing fear of what others might think or say about me, or that they might find out that I was stupid, blocked me from speaking up, writing books, or building something transformational. It held me captive in a box of self-limitation. Whenever I was confronted with difficult situations, that wounded little five-year-old would take over. My internal talk came from that scared child, which made me operate from survival mode. Fear became my master.

The most common obstacle entrepreneurs face is fear. **Deep down, we wonder, Am I good enough? Can I do it? Will it work? What will others think (especially those we care most about)? What if...**

It wasn't until I really started investing in myself and being authentic about my fears that I was able to break free from them. By learning to accept and love that five-year-old version of myself, I slowly moved out of scarcity and into abundance and value creation.

We all have our own "milk carton" stories that form our beliefs about ourselves as children, and therefore our limitations. We think something is wrong with us, or that we don't fit in. The way to break free from these self-imposed limitations is to create a vision and life that compels us beyond fears and excuses. To look at the footprints of failure and choose wisely who we spend our time with and what we focus on.

Fear is a foe of legacy. It can impede value creation and the enjoyment we can all experience in life. I still feel fear today. But, by investing in myself, and having Wealth Factory with me, I have the tools, team, and process to recognize and manage it. The best news is so do you. We all have our own circumstances and scenarios we have to overcome. You don't have to do it alone.

FEAR
IS A FOE OF LEGACY.

MUCH OF MY DRIVE AND PASSION COMES FROM MY HERO



My First Business as a Teenager

Much of my drive and passion comes from my hero—my grandfather, James Anthony Eaquinto (the family name had been changed when Biagio landed on Ellis Island). He grew up in East Carbon, Utah and was a full-time coal miner. But he also ran a TV sales and repair shop on the side. He drove around in his red repair van working on those old, massive Zenith TVs. I was fascinated by how respected he was in the community. I would ride along with him on calls to repair someone's TV. His customers would give him appreciation,

praise, and even gifts. I remember someone making homemade enchiladas for him. He won the Community Person of the Year Award. He was involved with helping build parks and other things to improve the small town. He was the glue of our family and did whatever he needed to support his community. I respected him and aspired to be like him.

My grandfather inspired me to start my own business. He gave me support and encouragement, and even helped me out financially at one point when I had a cash flow issue. My first official business, which I started when I was fifteen, was Garrett Gunderson's Car Care. My dad was a coal miner and would bring home service vehicles from the mine. He would clean them when the bosses came into town. One day I started helping him.

He had a '75 Chevy truck and one day he told me, "You keep your grades up and keep doing good things and you're going to get this truck."

For a fifteen-year-old in Price, Utah, that truck was legit. It looked cool, you could take it into the mountains, and your girlfriend could sit next to you. So I started buffing and cosmetically improving the Chevy, and my dad realized that I was good at it. He asked the coal mine if I could start cleaning surface vehicles for the mine when the bosses came to town, and they agreed. My mom worked at the credit union, so I also started cleaning vehicles that the credit union repossessed.

One of my teachers, Terry Tubbs, encouraged me to enter the Students in Free Enterprise competition in Cedar City, Utah. The competition was for the Rural Young Entrepreneur of the Year. I got some sponsors and made it happen. With sweating palms, I presented to a panel of judges. I ended up winning third place, which came with a \$500 prize. The next year, I won first place, with a cash prize of \$5,000.

Deciding what to do with this money is what first introduced me to finance and investing. Today, it is part of my mission to pay it forward by investing in this same program and organization and giving other young rural kids a similar opportunity.



Learning to Invest

Because of my drive to be financially successful, I decided to invest the \$5,000 I won. I wanted to get out of Price and go to a bigger city like Salt Lake (which felt like a huge city to me at the time).

Trying to invest was an interesting process because I needed a custodian to open an account and my mom wouldn't sign off on it. So I started looking around for people who seemed to have a lot of money and started asking them questions. What I didn't realize at the time is that these people were making their money from their careers, not from investing—almost no one gets rich investing in the stock market.

When I was eighteen, I talked to the president of the credit union. He told me I should invest that \$5,000 into a Certificate of Deposit. But with such a low interest rate, it wasn't very compelling. Eventually, I met someone who sold me on a variable universal life insurance policy (VUL). He sold me the policy by illustrating a steady 18 percent return year over year. I was excited because the illustration showed that I would become a multi-millionaire if I kept paying into it for long enough. I started paying \$70 per month into it.

I INVESTED THE \$5,000 I WON.

Soon after, I started an econometrics class at Southern Utah University in Cedar City with professor Kim Craft. Here we experimented with Monte Carlo simulations and other models. As I did multivariate analysis on my VUL, I discovered that not only would I never get a steady 18 percent annual return, but there was a 97.8 percent chance that it would totally fail because of fees and market volatility. Fortunately, I had only been paying into the VUL for three months. I immediately stopped my payments and paid an early tuition through these investment losses and learned a big lesson.

I have found over and over again entrepreneurs are great at making money, but like I learned early on, knowing what to do with that money can be a different story. Wealth Factory is built by entrepreneurs for entrepreneurs. We have automated infrastructures to help you remain focused, capture wealth, get your financial house in order and keep it that way to protect your legacy. Plus a team to remove obstacles for you along the way.

Becoming a "Financial Advisor"

I really started asking questions about the world of investing after winning the 5,000 dollars. Because I was so tenacious in my quest for knowledge from people who knew more than me, I was offered my first internship with a financial services firm. I called myself a financial advisor, but I was merely referring my friends and family to the company to be sold mutual funds and life insurance. There was not much planning or impact. And it wasn't preparing me to add value for people, because almost everything they taught me was about sales and relationship building—not financial strategy.

Two weeks after starting my internship, in June of 1998, I took and passed a state exam, which somehow gave me the authority to call myself a "financial advisor." Because I was just nineteen years old, my family and friends saw me as some financial Einstein, like the Doogie Howser of finance. I started making money.

But in 2000, the market began to tank and everything changed. My family and friends lost money and family reunions became even more awkward, since most of my family had become clients. Luckily, I was great at building relationships and asking questions. One of my finance professors, Steve Harrop, managed \$5 billion of assets for Strong Investments. One day in class he mentioned he wanted to get into better shape, so I started going to the gym and playing racquetball with him as often as possible.

In March of 2000, while eating lunch with him, I told him about my situation with my clients. After that talk, I had to face the music and tell all of them I had no idea what I was doing with their money and that they should get out of the market or find someone else to manage it. For me, this was a critical lesson to recognize that operating from ego can harm clients. By confronting this head on, people saved money, I built trust, and I learned the importance of questioning everything in the world of finance. By May of 2000, everyone but one client was out of the market as it continued to decline for years.

An Obsessive Quest to Find Safer Financial Strategies

This experience strengthened my motivation to learn more about investing and redefined what investing meant to me. It became about knowledge and relationships over stocks and bonds. The commitment to invest in myself, my skills, and doing everything I could to learn the rules for sustainable wealth became an obsession.

So for the next two-and-a-half years, I started attending events, flying to meet great investment minds, and personally interviewing the brightest financial people I could find, every single month. I discovered strategies for investing that were more secure than anything I had recommended, which I had never heard of before.

In my first year out of college, I paid more for education than I paid for all four years of college. As time went on, my commitment continued and even expanded. I did Strategic Coach, Landmark Education, Great Life, Business NOS, Genius Network, Growth Harmony Braintrust, Wizard Academy, Maverick1000, Baby Bathwater Institute. I hired personal coaches, including Ron Zeller, Mark Kamin, Mark Ferber, Rick Sapio, Roy Williams, and others.

The first few years were such an intense period of research. Word got around to other advisors and people were asking me to train their financial advisors. They even started asking me for help with their clients. When others were losing money in 2001 and 2002, my clients got double digit positive returns. Unfortunately, the strategies I used were short-lived due to trading restrictions.

This is when I started asking a new question: “What in finance is guaranteed?” This led me to discover Cash Flow Banking and focus on financial efficiency—boosting the bottom line by keeping more money without budgeting. I became even more obsessed. The more I learned, the more I realized that Wall Street experts and the affluent used completely different tools and strategies than what everyone else was being pitched.

I learned valuable lessons. For example, compound interest, while good in theory, only works for institutions pitching products. Because of market volatility, it doesn’t work effectively for people buying those products. Learning how to

maximize tax advantages was also key. The ultra-wealthy are excellent at doing their due diligence, protecting the downside, and prioritizing focus over diversification.

The strategies I learned enabled me to help my grandfather add a quarter of a million dollars to his estate when he died. His home was worth less than \$40,000 when he passed away, so that was a big deal. It was tax free and helped his kids out substantially. Two of them had kidney transplants shortly after he died and the money helped them get through it financially.

Money transferred to the next generation in a tax-free manner is only a small part of legacy though. Keeping more of it along the way, reducing risk, building a team that has your back and isn’t just there to sell products, plus gaining clarity on your values, philosophies, and the key components of personal finance are the essentials to building a legacy that lasts.

\$250,000



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I HAD BECOME CAPTIVE TO A MISERLY ACCUMULATION MINDSET. I WAS RULED BY SCARCITY.

Learning to Live Wealthy

The first financial book I remember reading was *The Millionaire Next Door*. As a result, I thought the road to riches was to budget, scrimp, and sacrifice. This is how I operated from high school until a few years after coming out of college.

I was making great money and my wife, Carrie, and I owned fourteen apartments, yet we lived in an apartment ourselves. I was so cheap I wanted to move into Carrie's parent's basement to save money. Instead of focusing on producing and creating value, we argued about saving money on utilities and budgeting, which was a huge energy drain. I wouldn't even buy new clothes in an effort to save money. One time we went on vacation to San Diego and it was miserable because I was constantly worried about spending the least amount of money possible, and I was constantly focused on the money I was losing by not working (there was no scale in my business at the time).

We spent less on food on that vacation than we would have just staying home. On another trip to Tucson, I was working on real estate the entire time rather than having fun with my wife.

It wasn't until I read Robert Kiyosaki's *Rich Dad, Poor Dad* that I learned about building assets and creating cash flow instead of just saving and accumulating. Next, I read Kiyosaki's *Cash Flow Quadrant* and discovered the concept of being a business owner and investor rather than just self-employed.

In August of 2002 I was recognized at an insurance industry event called the Million Dollar Round Table. I attended this conference in Las Vegas to receive my award, and I was so excited to be there. While at the conference I met with Nancy Ogilvie and Kim Butler, the owners of a firm called Partners for Prosperity. They were top producers who had Robert Kiyosaki as one of their clients. They were years ahead of me.

Nancy said to me, "Congratulations on winning the award! That's so cool. I can't wait until you get to the next level, to the top of the table and see how people view money and operate differently."

I wasn't really sure what she meant so I asked her to elaborate. She asked me a lot of financial questions and I did my best to answer. All of my answers were about saving, pinching pennies, and delayed gratification. The more questions she asked, the more I realized what a miser I was.

Then she said something that hit me really hard: "I wonder what it's like for your wife to live in the financial prison that you've built."

She was right. I had become captive to a miserly accumulation mindset. I was ruled by scarcity. Blinded to enjoying life along the way and appreciating what I had.

I immediately called my wife. I was on the phone with her crying in the hallway as the session let out. I apologized for being such a miser. At the time, we were looking for the smallest budget home possible.

Overcoming the blind spot of scarcity, we bought our dream home in just forty-five days.

My production went up and my mindset was much more abundant. Instead of thinking about reduction, I started thinking about production. I began to think more about value rather than savings. I became more likeable to people, I felt more in abundance, and I started living wealthier.

This happened in a single moment—a single shift in thinking. This epiphany illustrates financial freedom in the realest sense—where money is no longer the primary reason or excuse for doing or not doing something. What I learned is that no

one shrinks their way to wealth because it's a slow track and it doesn't contribute towards legacy or enjoyment of life.

Financial freedom can come in a moment. With the right question, conversation, or uncovering the right philosophy, you can remove scarcity, embrace abundance and have the conditions to live the life you love in an instant. These are the essential conversations your Wealth Engineer "and other members of the Wealth Factory team are there to spark and facilitate for your clarity and growth.

Forming a Partnership to Help More People

In 2001, I became a founding partner of a firm called Engenuity with three other business partners: Les McGuire, Ray Hooper, and Mike Isom. We knew that we could help more people together than working alone.

Les was intellectual. I met him at a financial training where he was asking great questions and teaching the instructor things he didn't know—all while wearing flips flops, shorts and a Harley Davidson t-shirt in the winter. He really seemed fearless. I met Ray at a different workshop and saw him get yelled at by our crass instructor from



Texas. Ray was teaching people on the side and talking during times the instructor was teaching the group. I met Mike in college. He went with me on my two-and-a-half year journey to find the right financial formulas. He was working with more substantial cases before the rest of us and inspired a higher standard of possibility.

Les and I came up with the idea for a one-day symposium. The idea was to advance our one-on-one reviews and start providing social proof of what we were building. We wanted clients learning from each other. We were moving to

more of a tuition model versus getting paid on commission. We had a vision of leading a financial revolution where people would start focusing on production instead of reduction and creating value rather than scrimping or saving. We still saw it imperative to be efficient, but not so overly restrictive that it reduces the productivity of the business owner or inviting a scarcity mindset.

This meant we really had to deliver the goods. In April of 2005, we did our first full-day workshop. We didn't have much time to prepare and we knew that done was better than perfect. The

workshop model turned out to be a great success. We started doing them on a regular basis and we were helping more people than ever. The stories from the participants were beyond our expectation. The results were so much faster for participants than what we had provided in our previous models.

To this day it is why we emphasize our workshops and events. Each phase will bring new programs for you to attend. And you'll get to experience community, giving you the opportunity to learn from others in attendance as well as the RipWater and Wealth Factory team.

A few years after we began events at Engenuity, we were doing so well that we bought a private plane so we could fly around to deliver these workshops. On the third flight, on June 9, 2006, Les and Ray were flying home from a workshop and the plane crashed, killing two of my three partners and the pilot.

Finding My True Path in Chaos

The loss of my partners was obviously devastating on a personal level. It also created massive amounts of stress and chaos in my business. For four months, I tried to manage forty-two employees in three separate offices. I was stressed, overworked, and began to neglect taking care of myself and my family. I'd leave for work before my son woke up in the morning and I'd get home after he was in bed in the evening. I gained twenty-two pounds and I was utterly exhausted.

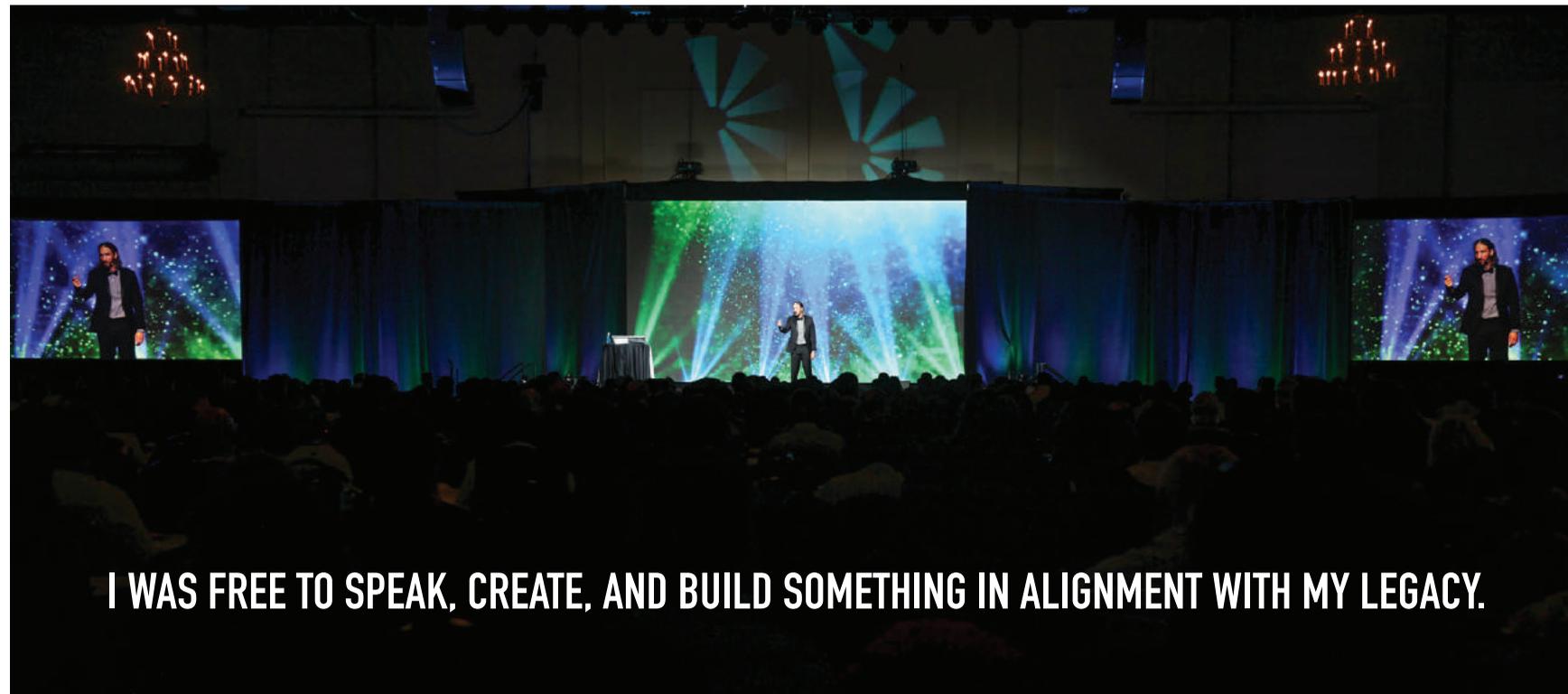
As my wife and I were driving back to visit Price for Thanksgiving that year, with our one-year-old son in the back seat, we started discussing our situation. She told me that I was an "extraordinary" speaker and radio host—and an "ordinary" husband and father. Rather than defend or argue, it immediately hit me and was an ah-ha experience.

I decided I would no longer sacrifice my life away to keep all the branches running. I realized my legacy was my own and it wasn't of principle to preserve my partners legacy at the expense of my own. After getting home from the holiday, six days later I gave all but one of my business divisions away. I didn't sell them—I just told people they were theirs if they wanted to run them. I retreated

to focus on my Salt Lake office and spend time with my family. For thirty days, I didn't accept any phone calls or check email. I let my executives and employees figure things out. I spent a lot of time with my family, which created a lot of energy and momentum for me. I began exercising again.

When I realized how much I could get done by doing what I loved and not killing myself trying to keep up a false image, I began to speak on stage more. But compliance with my broker-dealer restricted what I could say. They wanted to know every word of what I was going to say on stage—and I don't operate that way. I love the freedom to speak off the cuff and say how I really feel about the broken pieces of the financial industry and flawed strategies that people are taught.

Selling insurance wasn't fulfilling. That wasn't where my vision was headed. So I submitted my resignation, dropped most of my financial licenses, and lost all insurance renewals so I could be free to speak, create, and build something in alignment with my legacy. I lost money short-term, but I also gained my freedom. Giving up the insurance game allowed me to do a radio show and host forums and workshops for other people in the financial world. I ended up doing something that was more fulfilling, difficult and costly in the short-term, and much more profitable and fulfilling in the long-term.



I WAS FREE TO SPEAK, CREATE, AND BUILD SOMETHING IN ALIGNMENT WITH MY LEGACY.

Here's what I learned: Do what is right and let the consequences follow. When you expand your vision and potentially take a short-term loss, you can gain a new trajectory of what is possible and have real, lasting gain.

The evidence comes partially from the money that is earned, but even more so is in the stories of those we have impacted, evidenced by the letters, gifts, and hugs from people that have been through the RipWater programs. This gives me a direct relationship to the value provided and rewards me for making a choice based upon impact over temporary security.

New York Times Bestseller

During this time, I brought another project off the shelf—a book I had been working on for two years. I had only completed seventy-two pages so far. Before this point, my primary purpose in writing a book was to get clients, enhance my status, and feel important. I didn't yet understand my Soul Purpose and the impact. But after my partners died and my wife called me out, I went to work on the book with a much bigger vision in mind.

I found a writer, Stephen Palmer, who was a student of our content and had attended many of our workshops. With his help, the first draft of

Killing Sacred Cows: Overcoming the Financial Myths that are Destroying Your Prosperity was done in about a month. We first self-published the book and printed 5,000 copies. But after printing them and selling just under 900 copies, I found a publicist who was interested in taking the book to a bigger platform. With his help, we secured a publisher.

It was one of the hardest projects I'd ever done. Our editors helped us completely overhaul the book and took it to a whole new level. But once I had the book done, the real work began: marketing and promotion. I hustled and leveraged relationship capital to pre-sell 22,000 copies. The book was officially released in August 2008. No more playing not to lose, this was definitely win, then play.

DO WHAT IS RIGHT AND LET THE CONSEQUENCES FOLLOW.

Because of my newfound passion and purpose, the book took me on a wild ride of reaching and impacting more people. I hired a PR firm, went on a speaking tour, and spent a ton of money on advertising. (All told, I invested close to \$500,000 writing, publishing, and promoting the book. I had no idea what I was getting into when I started the project!)

I flew out to New York City and gave a speech to the PR team. The president walked in, slammed down my book, and said, “If I would have read this two years ago, it would have saved me tons of money.” By the time I got back to Utah, I was on Fox News with Neil Cavuto, I was booked on several sessions of ABC Good Money, and I was kicked off of CNBC. I went on to get paid to contribute to *Forbes*, and wrote for *Entrepreneur* magazine and *Huffington Post*.

The message resonated deeply with people who knew the financial industry was rigged but didn’t know what to do about it. Within a month, the book became a bestseller on several lists including: *New York Times*, *USA Today*, *Wall Street Journal*, *Businessweek*, and Amazon. We went from a local firm to a national and even international firm. I even spoke at the same event as the Dalai Lama, Richard Branson, Stephen R. Covey, and F.W. de Clerk (former president of South Africa).

At the same time that I was writing *Killing Sacred Cows*, I started developing a program called Freedom FastTrack. I wanted a tuition and results-based implementation model versus a commission model. Ultimately, I wanted to bring the personal back to personal finance. As it developed, we added cash flow optimization, financial architects, wealth engineers, business scale strategists, and results facilitators.

After my book became a bestseller, my company was generating higher revenues than ever. Although we were producing substantial revenue which allowed us to scale, we started losing some of what was making us great. We had sales people who were too pushy and even unethical at times. In addition, we were serving too many people. We were focusing more on recruiting than on quality. This led to overpromising and we lost a good amount of customer intimacy, impact and satisfaction. This impacted key relationships with the people who loved us and even promoted us.

On April 1, 2011, we fired the entire sales team. We had been hiring people without doing our due diligence and many people we hired didn’t share our core values. It was the right decision—even though it meant that I personally had to do sales calls for six months to develop a new system and slowly hire the right people.

In that time, I revamped some of our cash recovery processes and enrollment processes, and gained a better understanding of what our customers liked and disliked. Through that, we decided to scale our business by being more selective with who we took into our programs rather than hiring more people and taking on as many members as possible. Interestingly, by getting to know our customers better, we developed a new program based on the challenges that businesses with less than \$1 million in annual revenues face. This brought about revenue opportunities with zero risk to the experience of those in the FastTrack to Economic Independence.



Focusing on Implementation and Measurable Results

As we grew in our business, we realized that supporting people with implementation through one-on-one is what we love. I don’t care about selling information if it’s not implemented. We wanted to provide the education, mentoring, tools, and accountability to get our clients massive results. We built a video recording studio and an online portal that allowed us to impact lots of people, while also being more selective about who we work with one-on-one.

Some people have more time than money, while others have more money than time. This is why we have scaled with a digital library and resources to reach all audiences and those that wouldn’t qualify for FastTrack. The core of our DNA is being able to bring results and implementation to those who have more money than time. Most people who work with us accomplish more financially in three to seven years than most accomplish in a lifetime.

Changing a family’s financial future and destiny is what we are all about. We’ve learned from growing too quickly and losing customer intimacy, which is why we now only focus on a limited number of new people per year in our FastTrack to Economic Independence program. Quality and results are key.

...BUT THE ONLY REAL SECURITY WE EXPERIENCE COMES FROM CHOOSING SOUL PURPOSE.

Changing My Family Legacy

There are key moments in life. Defining moments. Between my freshman and sophomore years of college, I lived in South Korea for three months. (Vainly I thought I would go there to model, but I ended up just teaching English—ha.)

While I was away, I felt isolated from my family and deeply lonely. This gave me a true sense of the value of community and connection—and that people are the only true assets.

All entrepreneurs have times where they feel alone. My great-grandfather, both of my grandfathers, and my father were all coal miners. So there is no doubt that I was different.



I have never stepped foot in a mine. My parents wouldn't have it. They knew there was a better life for me and supported me in every way they knew how.

But sometimes what a family thinks is best is very different from what we know is best at our core. Their past experiences can teach the wrong lessons, and their love can show up as fear (trying to prevent us from getting hurt). Some of their words triggered that five-year old inside me, who felt stupid for getting his milk carton thrown away. It pushed my fear to the forefront just as I was about to graduate from college.

The family I had missed so much during my time in Korea didn't see my financial business as "a real job" and was concerned about my path. My grandfather saw entrepreneurship as something on the side and potentially risky. He loved me and had the best intentions, but his perspective created massive conflict for me because I didn't want to disappoint him.

The thing is, people can't understand your Soul Purpose because it is different from theirs. Following my path was one of my first experiences with doing something uncomfortable and choosing Soul Purpose over perceived security. But the only real security we experience comes from choosing Soul Purpose. It doesn't exist in a bank account or even a job. It exists in value creation, relationships, and doing what we do best.

After graduating college, I was offered about a dozen jobs. But none of them called to me. Ironically, even though they seemed amazing at the time, Merrill Lynch, Strong Investments and (Arthur) Andersen wouldn't have provided security—they all made offers and aren't even around anymore.

These jobs were what my family felt I should do, but deep down, they were not what I wanted to do. My great-grandfather was bold enough to leave his family for years to begin this legacy. He didn't know how to read or speak the language. He sacrificed and risked so much, missing out on doing work to create economic security and keep the family together. It was the beginning of a

legacy. And now it was my turn to create a true and lasting legacy by making the next move and being an example on how life can be lived—with family, passion, and Soul Purpose at the center, and a career that goes beyond trading time for money.

Within the first few months of graduation, my business had a six-figure month when an early mentor became a client. The first person I showed my accounts to was my grandfather. I wasn't bragging, but instead wanted him to know I would be okay. Every time I saw him he would tell me, with tears in his eyes and his hand on my shoulder or giving me a hug, how proud he was of me.

By choosing to be an entrepreneur, I have changed the course for future generations. I'm doing something of impact that matters—something I love, that utilizes my gifts, and that I chose to do with excitement. Sometimes a bold move, where you lead by example, can change your family destiny forever.



Finding the Success Formula

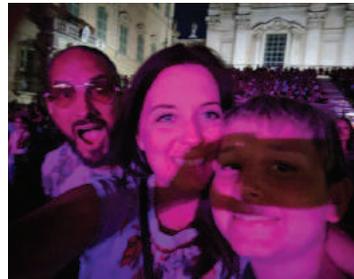
Wealth isn't only about money. Wealth is about living a life you love and creating high-level relationships. I've had lots of hard choices to make in my journey, and I've had to admit lots of mistakes. At one point, I assessed myself and knew I was crushing it in business, but not necessarily in my health or marriage. So I dissected what I was doing in my business and applied the same principles and methodologies to improve in these other areas—and it worked. I hired a marriage coach, I read books in areas of my life that needed work, I set up structured meetings and protocols, and I created visions and goals for each area of my life that I wanted to improve.

This is where I really started using what I call the Success Formula. Everyone has their own formula for performing at peak levels. It is your ultimate win, then play success structure. But this needs to be dialed in across all aspects of life, not just business and finance. It's how I became a great husband and father and someone who cares about their health and fitness. Ultimately, it's how I've created a life I love. You have your own Success Formula. Your own legacy. It cannot be delegated. It must be owned and lived.

In 2017, my family and I returned to the country where my family's story started. We rented a villa

in Tuscany for two months and hired a maid and a private chef. My great-grandfather's family couldn't afford to travel and visit Tuscany, let alone stay in a villa for weeks. We also got to see the best Italy has to offer—Florence, Rome, restaurants, and experiences. We've come full circle—from an impoverished Italian family barely scraping by, to a wealthy family who can travel to Italy or anywhere else in the world we want to. The new challenge is passing on wealth to my kids while avoiding entitlement and allowing them to seek out their purpose. This is my great-grandfather's legacy and now mine.

My great-grandfather never had the financial team that I do. He didn't have Wealth Factory. His mission was survival. But he created conditions for me to thrive personally, as well as the opportunity for me to empower one million other families to become economically independent and not only create wealth, but also enjoy it.



YOU DON'T GET A SECOND CHANCE
TO CREATE A LEGACY.

**BUILD THE LIFE
YOU LOVE.**



List of Intellectual Property for RipWater

- New Rules To Get Rich Digital and Physical Program
- FastTrack to Economic Independence On Demand Video Series and Workbooks
- Advanced Financial FastTrack/Galt 20 Video Series and Workbooks
- Financial Mastery Video Series- spinoff of Advanced Financial FastTrack
- Build (weekly publication)
- Curriculum for Wealth 2.0 V2 of the 25 lesson, step-by-step video series
- Wealth Acceleration Workshop- workbook, show flow, content design/outline and recordings
- Progression monitor- written materials, images and design, audios and DVDs
- Cash Flow Banking Video Series
- The Accredited Network Vault
- Business FastTrack models (6 workbooks)
- What Would the Rockefellers Do- book
- *Killing Sacred Cows*- book and audio book
- 5 Day Weekend Book
- Producer Radio (CD's and digital library)
- Producer Interviews (CD's and digital library)
- Prosperity Paradigm (DVDs and digital library)
- Money Tips (DVDs and digital library)
- Hour of Power (DVD)
- Cash Flow Banking- Rich Dad Version
- Wealth Architecture FastStart- Onboarding videos for Wealth Architecture Premium
- Financial FastStart- comprehensive video series
- WealthBook- multimedia platform, magazine, video, case studies, content
- Toes Turn Purple - videos
- Producer Power Hour- videos
- Budgeting Sucks

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