

# THE LAST SAFE INVESTMENT

## Spending Now to Increase Your True Wealth Forever

**BRYAN FRANKLIN and MICHAEL ELLSBERG**

**BRYAN FRANKLIN** is a business strategist and business coach. He has worked with top level executives at Fortune 1000 companies including Apple, Logitech, Google, Cisco, SAP and LinkedIn. He is also a serial entrepreneur who has started and sold more than a dozen successful businesses. He delivers business seminars and keynote speeches and is the founder of FranklinMedia. He is a graduate of MLP Marin and the University of Southern California.

**MICHAEL ELLSBERG** is a journalist and public speaker. He is the author of three books including *The Education of Millionaires* and *The Power of Eye Contact*. He writes a blog on entrepreneurship, career development and education. In addition to appearing on CNN and MSNBC, Michael Ellsberg has also written op-eds for *The New York Times*, *Forbes* and *Time*. He is a graduate of Brown University.

The Web site for this book is at [www.SafePlan.org](http://www.SafePlan.org).

ISBN 978-1-77544-878-5

**MAIN IDEA**

The traditional approach to retirement planning can be termed "FACD" – Financial Advice Commonly Delivered. The basic steps are:

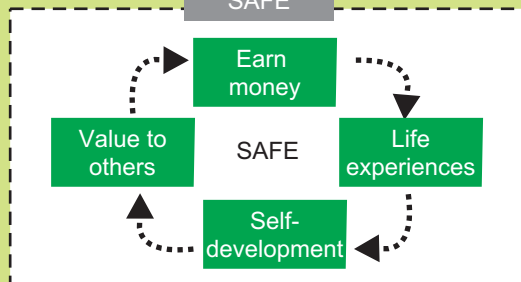
**FACD**

1. Get educated so you maximize your income
2. Save all you can, delaying gratification
3. Invest in stocks, bonds, real estate, etc.
4. Reinvest all earnings from your investments
5. Retire from working, then start spending
6. Do fun things once you retire

FACD is okay but the reality is most people will not save a significant portion of their earnings. The other obvious problem is you're investing in vehicles beyond your control – you hope the stock market will perform, that real estate will in fact appreciate in value when adjusted for inflation and that your free time once you retire will be filled with activities you like.

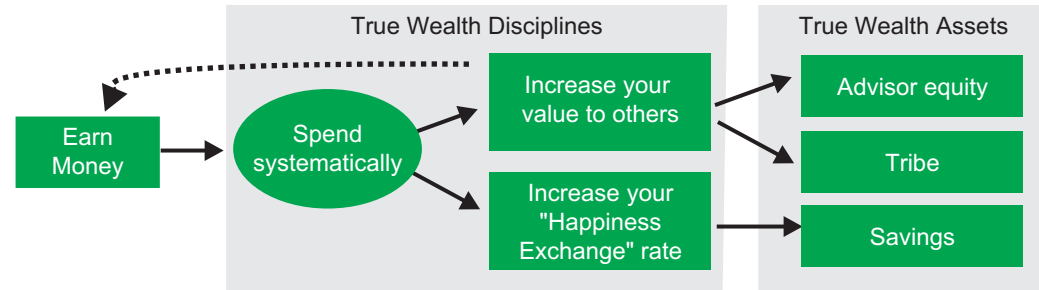
A better alternative to FACD is to use "SAFE" – a Self-Amplifying Financial Ecosystem – where you invest in yourself. This plan is very different:

**SAFE**



The last safe investment is to invest in yourself, to invest in the quality of your own career and to invest in assets you control. To be truly wealthy, you do need to do something which generates money and then you need to be able to convert that money into life experiences you enjoy. You also need to learn and grow so your value to others increases over time as well. Invest in yourself.

**SAFE - Self-Amplifying Financial Ecosystem**

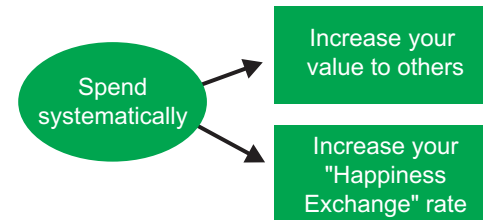


**1. FACD vs SAFE** . . . . . Page 2

People mean well when they deliver the usual financial advice or FACD. They will talk about the magic of compounding and how the latte you give up today can buy you a trip to Hawaii once you retire. The problem is people who followed FACD are not doing all that well today. Taking control and investing in yourself using a self-amplifying or SAFE approach is a much smarter alternative.

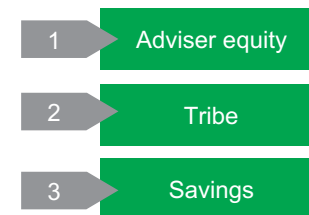
**2. Three True Wealth Disciplines** . . . . . Pages 3 - 5

The SAFE plan calls for developing three disciplines. To extract maximum benefits from your financial planning, you have to learn how to spend systematically so you increase your value to others and get better at exchanging your financial resources for what makes you happy. There's an art to each of these disciplines.



**3. Three True Wealth Assets** . . . . . Pages 6 - 8

Once you get better at the three SAFE disciplines, you then start accelerating your development of the three true assets that matter. True wealth comes not merely from accumulating money but from having the capacity to generate the external circumstances you want on an ongoing basis. True wealth assets keep generating happiness even once you've decided to stop working. They come in three classes:



# Summaries.Com

The Ultimate Business Library



We condense **300+ page** business books into **8-page** summaries.

By reading summaries, you'll get the **key ideas** in **30 mins**, so you can spend more time turning your ideas into **dollars**.

## Knowledge is Power — Invest in Your Future

For just **\$2 per week**, you will...

- Learn from the mistakes and success of the smartest people in business;
- Get fresh ideas, strategies & motivation that could be worth millions to you;
- Follow emerging trends, so you can catch the wave before your competitors do;
- Catch up on the classics you always wanted to read.

## 1,000 Top Business Book Summaries

Our catalog includes summaries on a range of topics for aspiring entrepreneurs, managers, and consultants.

BUSINESS PLANS

MANAGEMENT

PRESENTATIONS

SALES

LEADERSHIP

MOTIVATION

STRATEGY

AND MORE

