



# *Wealth Diva Certification*

## *Tele-Class 6*



# *Accelerating Wealth*

Wealth Diva's, a rich, irreplaceable lifetime of wealth-building experience is available to you in this lesson. Lesson #6 of the Wealth Diva Certification is the corner stone lesson for you and sustainable wealth building for the rest of your life. YES, the rest of your life.

What I want to remind you of is that only 1% of the wealthy in the world population know the REAL secrets to success. This lesson is about revealing those secrets and more so that you can accelerate your journey to being a true Wealth Diva.

## *What is Wealth?*

First, let's define to some level what it means to achieve true wealth. So far in this program we have:

- examined the profound impact of our financial conditioning
- understood the need to obtain and maintain a financial baseline
- identified a clear financial freedom day
- designed a plan to stay out of the lifestyle cycle - live debt free
- committed to a foundation of wealth cycles and living with money rules

Now, with a plan for managing your financial conditioning (emotions with money) and a diligently laid foundation for wealth - Diva, are you ready to accelerate it?

Wealth according to most studies is having an annual income of \$120,000 or so, owning a quarter-million dollar home, and an additional half-million in savings and investments. For some of you Diva's that is a great goal and I know personally for many of you—you want more.

So, the first question you have to answer is ... when you are wealthy, living your financial freedom day life—the following will be a typical day/week/month.

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When you're living a life of financial freedom, who will you need to be?

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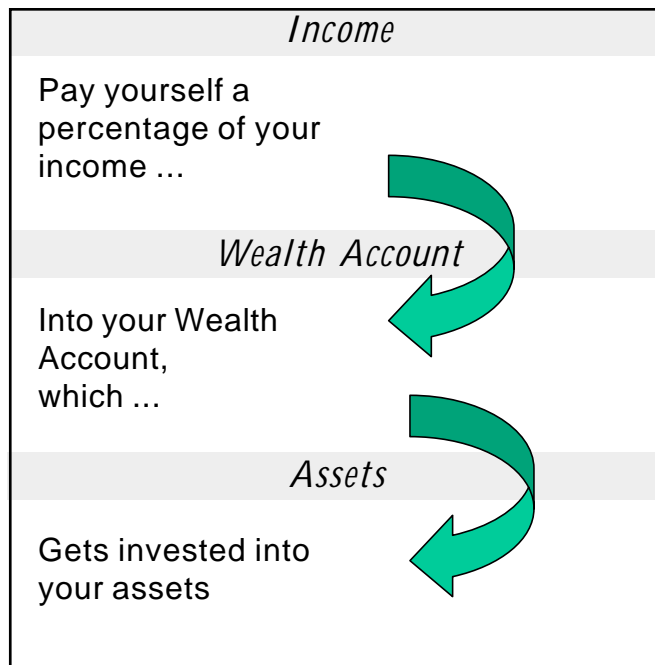
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Acceleration of Wealth Cycles begins largely in Lesson #5 where each Diva has decided what type of investor she will be and in what areas. Again, a wealth cycle is where you produce income, pay yourself first into your asset column, then invest those assets into cash-producing assets.



Before we get to your specific investment plan - let's do a quick review of those decisions.

*Areas that I will be a  
Passive Investor*

*Areas that I will be an  
Active Investor*

Making the decision of whether to be active, passive or a combination of both informs your investment strategy.

What is an investment strategy? Many women have thought that investing is a one-time transaction or a process that someone else like a financial planner, CPA, banker, husband, parents, etc. should manage. WEALTH DIVA'S—this is your role. Your number one job in accumulation of wealth is to CONFIDENTIALLY LEAD YOUR WEALTH PLAN. This lesson is about your investment plan.

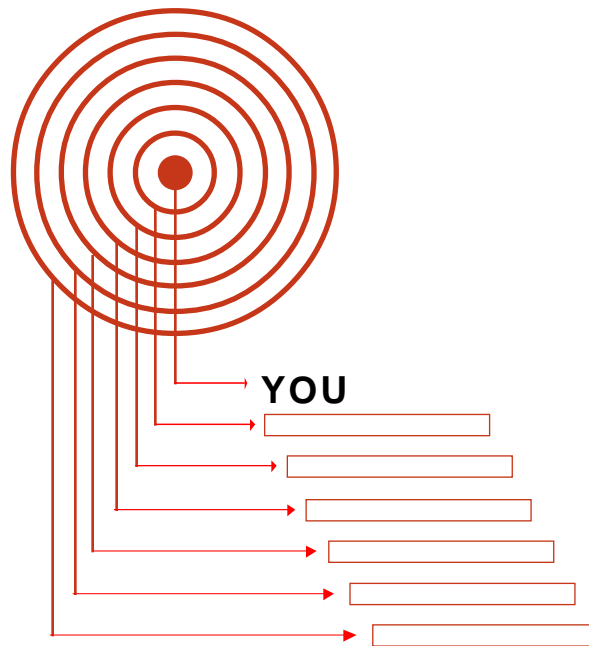
Successful investing is about learning, experience, duration, diversification and leadership. In an investment strategy, diversification means that you buy many investments, rather than just one or two. Sounds simple enough, so why is the implementation of this process so difficult? I would say your LACK of learning, experience, duration, diversification and leadership. The best laid investing plans are destroyed by some of the worst psychology.

Diversification is about asset allocation. Most successful investors have a wide variety of asset classes, and then select a large number of investments within each of those classes. There are a lot to choose from, including (see next page):



- ⊗ Cash & Cash Equivalents
- ⊗ Bonds
- ⊗ Stocks
- ⊗ Real Estate
- ⊗ International Securities
- ⊗ Precious Metals
- ⊗ Natural Resources
- ⊗ Commodities
- ⊗ Collectibles

If you recall in Lesson #5, I introduced a concept of control with the concept of diversification. Let's review that chart for a moment.



As you decide on the diversification of your assets, it is important to consider levels of activity and controls. The more of your portfolio you have in the inner circle the higher degree of active investor status you must maintain—the further out on the target your asset allocation strategy is the less you are active—additionally, less controls. We encourage a diverse blend of asset allocation and the highest amount of controls on the whole portfolio - to do this **YOU MUST LEAD YOUR WEALTH TEAM**. We will be talking more about leadership and wealth team management in lesson #7 & #8. For now, let's continue getting your investment plan in place.

From the asset classes listed above - here is a further breakdown is each group: (Modified from Ric Edelman's *Ordinary People, Extraordinary Wealth* Book).



## ***Stocks***

- Large Cap Vs. Small Cap

## ***Commodities***

- Options
- Futures

## ***Natural Resources***

- Minerals
- Oil and Gas
- Lumber and Paper

## ***Precious Metals***

- Gold
- Silver
- Platinum

## ***International Securities***

- Stocks
- Bonds
- Global vs. Continental vs. Nation-Specific

## ***Growth Vs. Value***

- Specific Industry Sectors (such as technology, financial services, airline, pharmaceuticals, automotive, oil/gas, etc)

## ***Real Estate***

- Residential
  - Buy & Hold
  - Cash - Flips
  - Cashflow
- Commercial
- Speculative (raw land)

## ***Collectibles***

- Stamps
- Coins
- Gemstones
- Artwork
- Sports Memorabilia
- Other Collectibles



### ***Cash & Cash Equivalents:***

- Savings Accounts
- Checking Accounts
- Money Market Accounts
- Certificates of Deposit
- U.S Treasury Bills & EE Savings Bonds

### ***Bonds***

- U.S. Government & Agency Securities
- Municipal Bonds
- High Quality Corporate Bonds
- High- yield (junk) Bonds

### ***Business***

- PPM (Private Placement Memorandum)
- IPO (Initial Public Offering)??

The diversification of these assets and the amount that you allocate is a personal decision. One of the first questions to answer is: when to start investing. NOW, is the right answer. We believe that investing is a lifelong process that you engage in early in life and then manage your investment choices throughout your life and specifically through phases of your life. When you are young and single your strategy takes on a different form than a wealth diva that is just married with children that need educational funds, to a divorced diva that is on her own planning for a cashflow strategy to access when she is 60. Each phase informs changes and re-allocations to your portfolio. A wealth diva confidently leads her strategy throughout her life time.

So how do you decide? Get educated.

***Reading will give you knowledge.***

***Action will give you experience.***

***Results will give you confidence.***

Loral Langemeier



What will you do to get educated in investment strategies?

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History shows that, over time, Wealth Diva's followed these actions:

They began investing when they were young - average age of 24 for their first investment

They invested small amounts of money - CONSISTENTLY, year by year. New money was put into accounts over time

They invested often—92% of successful investors added to their investment choices monthly

They invested intellegently - 81% had money earmarked for emergency funds, then as they accelerated the amount per month consistantly allocated to diverse assets.

## ***Wealth Diva Risk - Reward Formula***

You have heard of the Risk vs. Reward Formula. As a Wealth Diva, you will grow through phases of understanding and varying your strategy. Risk has more to do with the amount you had to "risk" in order to achieve the reward of the investment.

Smart investors risk little.

They are educated and strategic in the marketplace.

Wealth Diva investors understand specific investments and tend to specialize in certain areas where they will be most active

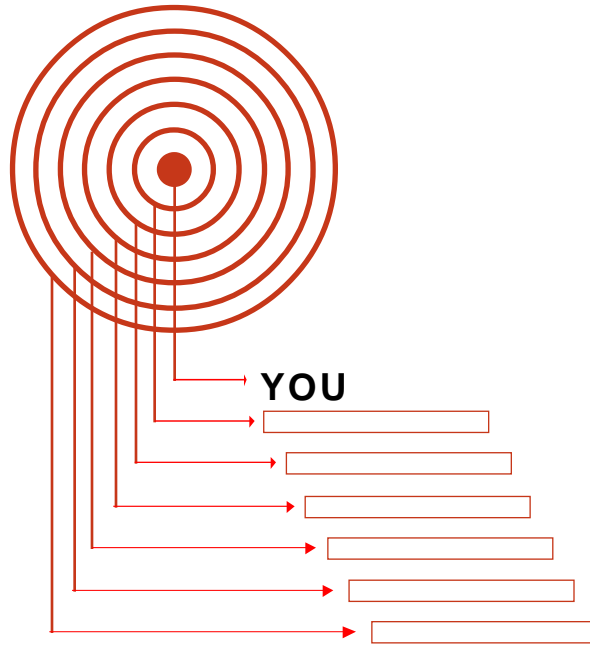
They understand how to read and calculate numbers to analyze an investment opportunity.

Wealth Diva's have money rules and follow them.





As you think about your Wealth Cycle Acceleration, what do you want your portfolio to look like.



Asset Type	Amount Invested	Expected Returns



What money rules will support your decision?

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What learning do you need to do to confirm your initial decision?

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What is your tolerance for risk?

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What thoughts must your change to support your investment choices?

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What must you start doing today?

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Wealth Diva Investors continue learning, mentoring and coaching. If you have not had an action strategy session with a Wealth Diva Strategy - call today for your FREE SESSION (valued at over \$150) - 1-888-262-2402.

What reading will you do on a regular basis?

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Who will be your mentor (someone more successful than you)?

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Who will be your coach (hold you accountable for actions you say you want to do)?

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\*\* We encourage you to ALWAYS seek financial advice for a professional, certified expert. Consult your CPA for tax implications on all investments. AND, always be pro-team to align with your strategy for wealth-building. The responsibility for wealth is yours.

### ***Gifting and Charitable Contributions***

With every wealth plan, we encourage you to put a percentage of your wealth toward gifting or charitable contribution.

What are your gifting/tithing/contribution rules.

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What are the 3 things I learned from this lesson?

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## ACTION

What 3 actions will I take as a result of this lesson?

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To whom will you be accountable?

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