



LIVE YOUR *Dream Life!*

Set Financial Goals and Achieve Them!



Day One

**3 DAYS TO
FINANCIAL**

Freedom

Three Part Mini-Series

Taught by:

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Day 1: Live Your Dream Life

15 ways to make \$ investing & how to double your \$ with - a little - work.

01 What is YOUR journey?

Handwriting practice lines for section 01.

02 This week:

Handwriting practice lines for section 02.


03 Next 90 Days:

Handwriting practice lines for section 03.

04 What are YOUR values?

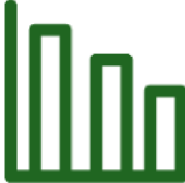
Handwriting practice lines for section 04.

IN THIS WORKSHOP




What type of investing is right for you

YOU



The passive income you will be able generate

RETURNS



Where you will find the money to invest

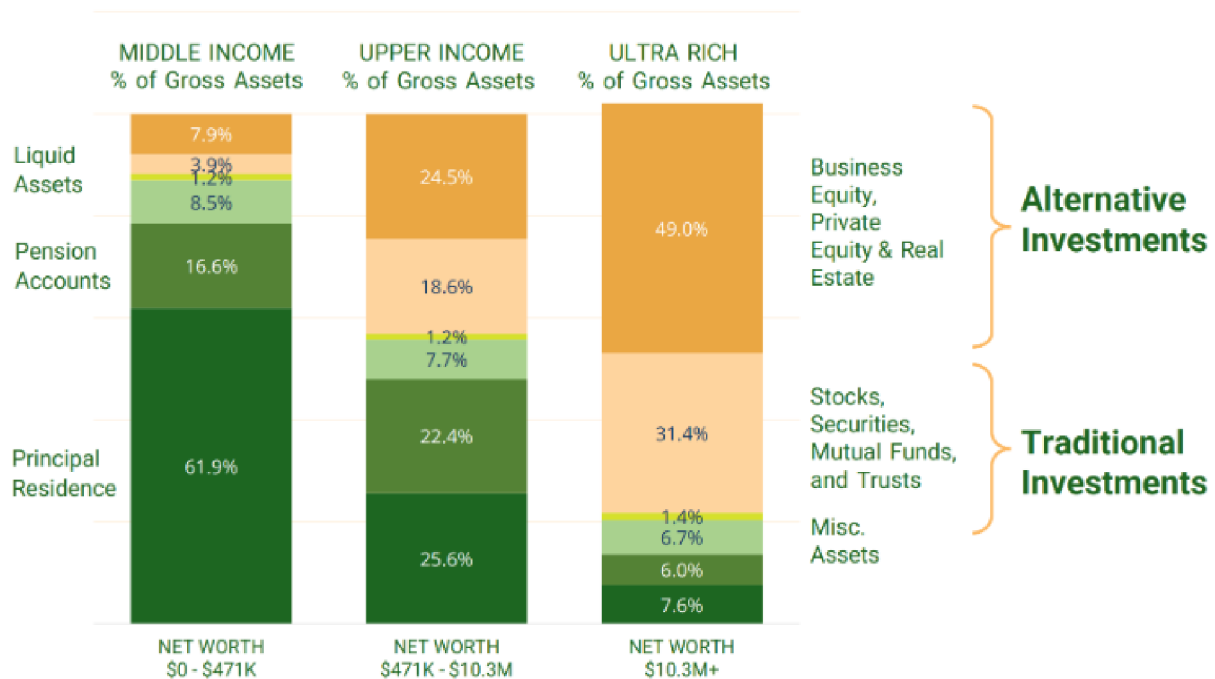
FIND



Make a plan

PLAN

INVEST LIKE THE WEALTHY



HOW TO DETERMINE WHAT KIND OF INVESTING IS RIGHT FOR YOU

01

Vision & Timeline

What passive income do you need? _____

By what date? _____

What net worth do you want? _____

By what date? _____

02

What is your Effort?

How active or passive do you want to be? _____

How much time are you willing to spend? _____

What level of effort can you support? _____

03

What is your Risk?

What level of risk is palatable? _____

What stage of life are you in? _____

04

What are your Goals?

When do you need this? _____

Who do you need to tell? _____



RESOURCE: Rich Dad Poor Dad
by Robert Kiyosaki and Sharon Lechter

WHAT DO THE WEALTHY DO?



MORE



The more people in your life you tell about your goal – the more likely you are to achieve it.

**Who do you need to tell
to get support from?**

HELLO
MY NAME IS



GOALS AFFECT INVESTMENT CHOICES

What are your goals?

01 Monthly cash flow

What is the #?
When does it start?

02 Reduce Taxes

My CPA is:

03 Networth/Wealth Building

What is the #?
When does it start?

NOW?

-
-
-
-
-

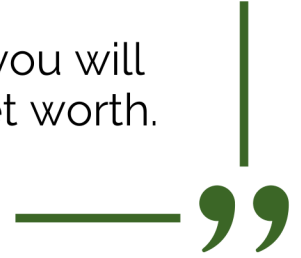
LATER?

-
-
-
-
-

VISION

If your active income is ending within the next year, you will want to start getting into investments that give you cash flow now.

If your active income is going to end in 5 years, you will want to focus on wealth building and building net worth.

**01**

What is your current net worth today?

02

What is your net worth goal?

03

What is the date to reach your net worth goal?



Homework

Revisit these goals at the end of today.

EFFORT + RISK + GOAL

How active or passive do you want to be with your investments? How much time are you willing to spend?
What level of effort can you support?

01

What is the highest ROI on your time?

02

What stage of life are you in?

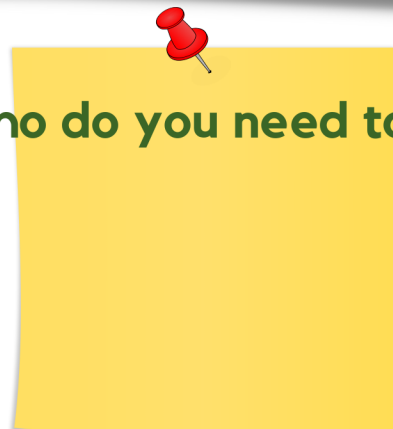
03

What is your risk tolerance?

When do you need it?



Who do you need to tell?



ASSET CLASS DIVERSIFICATION

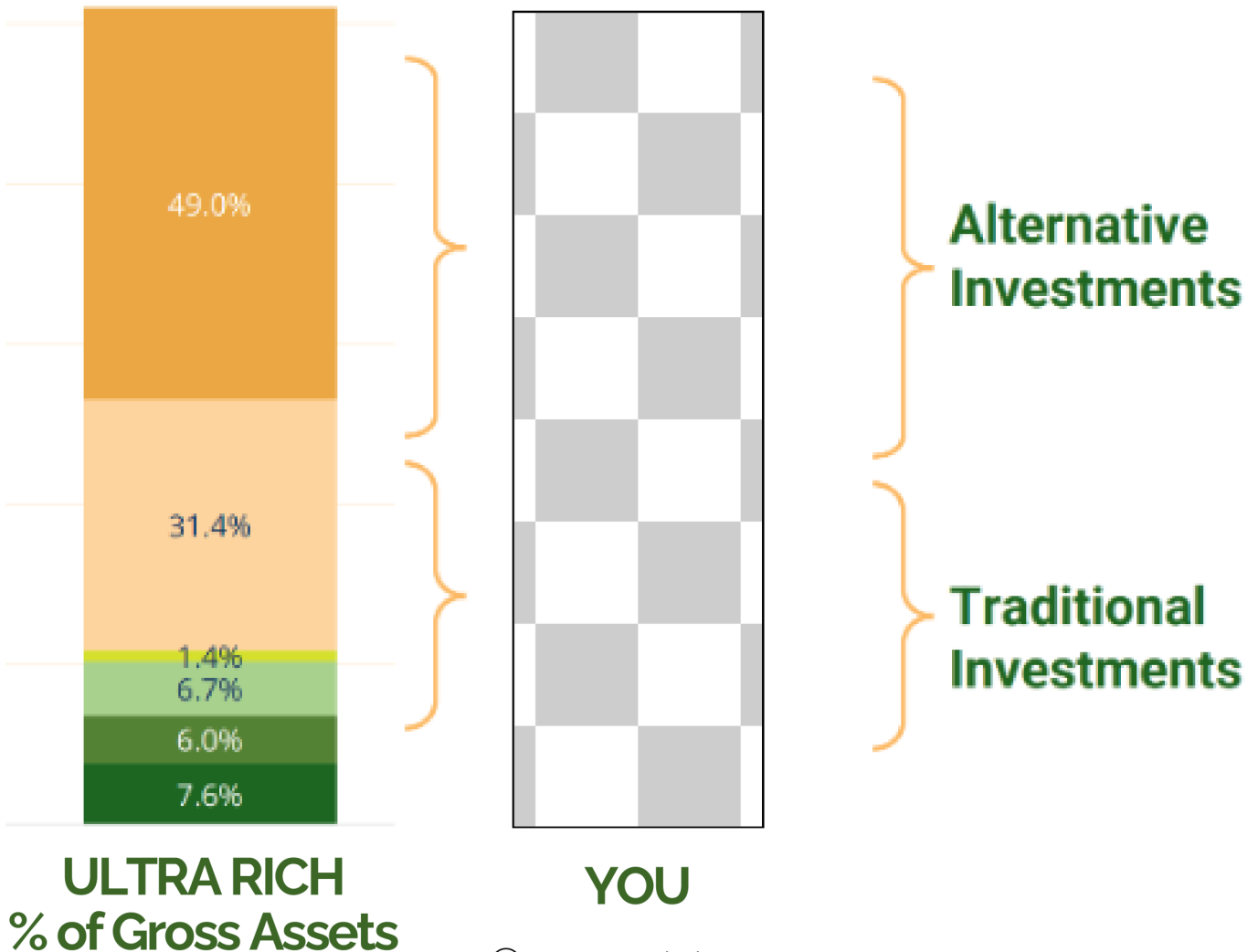
Asset Class	% of Net Worth
Multifamily GP	42%
Multifamily LP	40%
Gold	5%
Bitcoin	2%
Stocks	6%
Angel investing	2%
Algo trading	4%



*I need to do some adjusting!
Do you?*

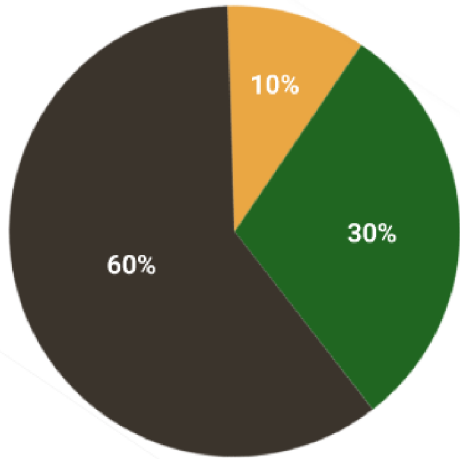


Homework
What are your ratios?

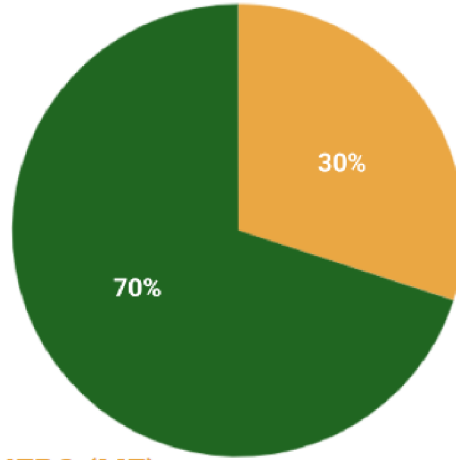


MULTIFAMILY SYNDICATION

CAPITAL



OWNERSHIP



\$1,000,000
Purchase

\$300,000
Down payment

\$700,000
Loan

\$50,000
Closing Costs

GENERAL PARTNERS (ME)
LIMITED PARTNERS (YOU)
LOAN

HTTP:// sugocapital.com/open



6 DATA POINTS FOR CONSIDERING AN INVESTMENT

Targeted _____ on
_____ Return

8%

_____ Investor
Only

506C

Targeted Investor
_____ Return

20%

Targeted _____
Period

**5
Year**

Investment
Profile

**Value-
Add**

Minimum Investment

\$50,000



Definitions on next page

TERMINOLOGY

Targeted Cash on Cash Return

8%

=8% cash on cash
 on \$100K x 8% = \$8,000 per year
 \$8,000/12 months per year = \$666.67

Targeted Investor Annualized Return

20%

Calculated by taking the total \$ you've received from that investment, including all of the cash flow, all of the appreciation and divide it by the # of years you were involved with that investment. (It does not include any tax benefits)

Investment Profile

value add

Something that is already existing and profitable that can be built upon and made better.

Accredited Investor Only 506C

506C

Anyone who checks *ONE* of any of the following boxes:

- an individual income of over \$200K or more per year.
- a household who makes \$300K or more per year.
- a net worth of \$1M (not including their primary residence).

NOTE: 506B investments do not require accreditation.

5 Year

Targeted Investment Period

You cannot pull your money out until the hold period is up.

\$ 50,000

Minimum Investment

The minimum amount required to invest.



Cautionary Tale: Always ask if your principal investment is returned or not!

HOW TO DOUBLE YOUR \$ IN 5 YEARS!

 with Due Diligence

\$100K INVESTMENT

Year	Yearly Interest Projection	Yearly Cash Flow Projections	Proceeds from Sale	Principal Investment Returned
Total				

\$30k - \$60K



Example: 20% Annualized Return (100% ROI / 5 years)

Enter Investment Amount	Enter Target Cash on Cash or Preferred Return	Enter Target AAR	Target Hold Period	Note: Cost seg in year 1 = target of 50% dep and loss on K1	
\$100,000	8%	20%	5 years	\$50,000	
Hands Off Apartment Investment Example	Year 1	Year 2	Year 3	Year 4	Year 5
Investment	\$ (100,000)				
Cash Flow Returns			\$8,000	\$8,000	\$8,000
Capital Gains from Sale					\$76,000
Principal Returned					\$100,000
Total Investment Value at Exit					\$200,000



Homework

<https://sugocapital.com/calculator>



HOMWORK SUMMARY

01

Go through your pots of \$...

- How are you balanced?
- Do your buckets have the same risks?
- Check on your IRA's, 401k's, etc. What % have they been yielding over the last 12-24 months?

02

Write down your goals.

03

Play with the ROI calculator:

<https://sugocapital.com/calculator>

TOMORROW

- How Family Offices balance portfolios
- Due Diligence
- Where to find more money to invest!

See you tomorrow!