Keyspire®
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Mastermind Program

Lifestyle Freedom Workshop

Agenda

Lifestyle Freedom Workshop

Part One: Lifestyle Freedom Mindset

Part Two: The Portfolio Maximizer™

Part Three: The Private Real Estate Dial™

Part Four: The Building Blocks

Part Five: The Investor Activity Dial™

Part Six: Reverse Engineering Your Portfolio

Post-Workshop Activities

Mastermind Program
Ground Rules

- Have open and honest conversations
- This is all confidential
- No judgement environment
- Add value to your workshop group
- Have fun!

Mastermind Program **Goals**

Keyspire’s Goal:

To put you in control of your future

The Mastermind Program Goal:

To reach your Lifestyle Freedom Day


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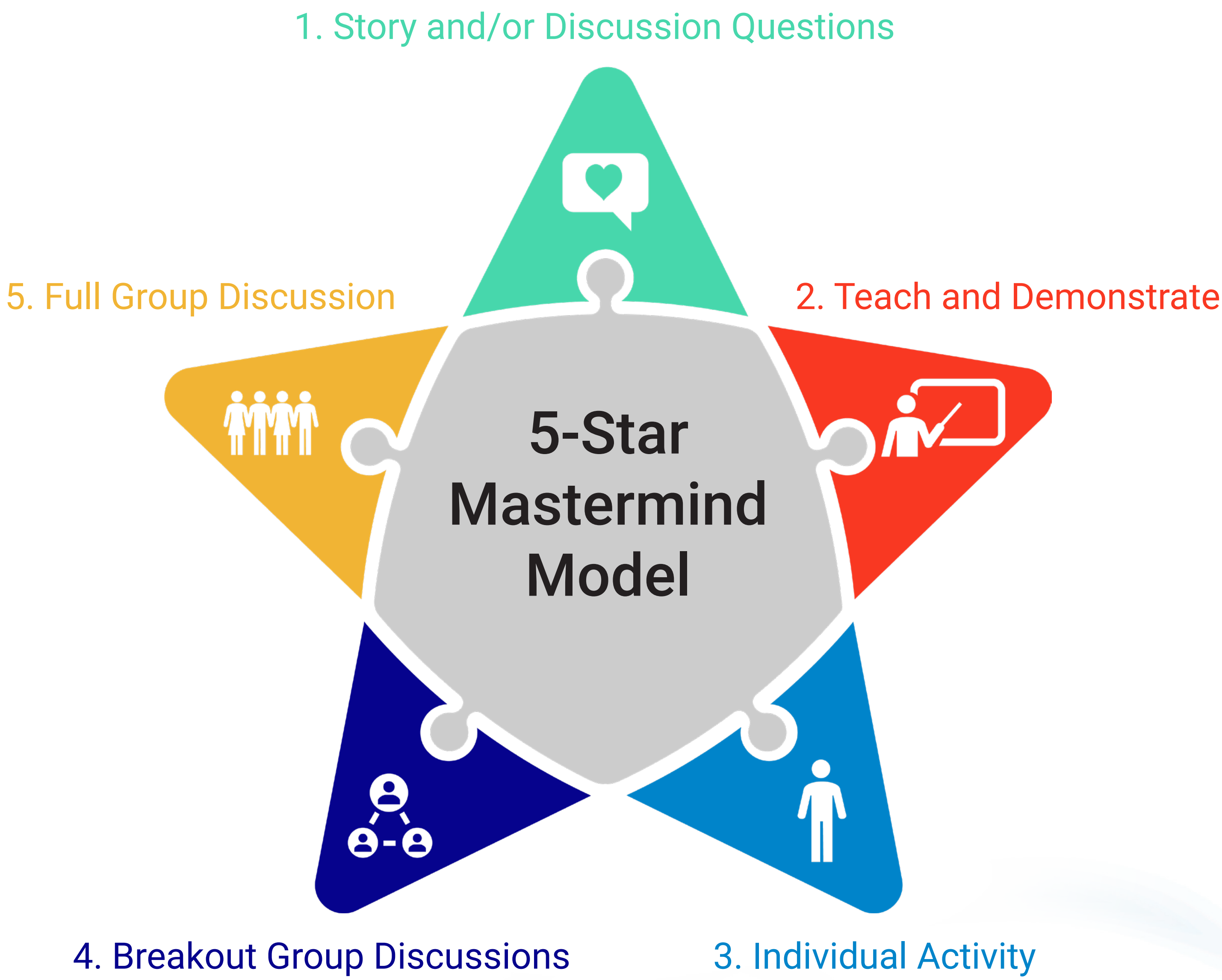
"Being consistently good creates more progress than being occasionally great"
-Michael Sarracini

Keyspire's Unique
5-Star Mastermind Model



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Mastermind Member

9 Core Values

COMMUNITY

COACHABLE

MINDSET

ATTITUDE

LIFESTYLE FREEDOM

CONTROL

PATIENT

CHANGE

INCOME OR DRIVE

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PART ONE

Lifestyle Freedom Mindset

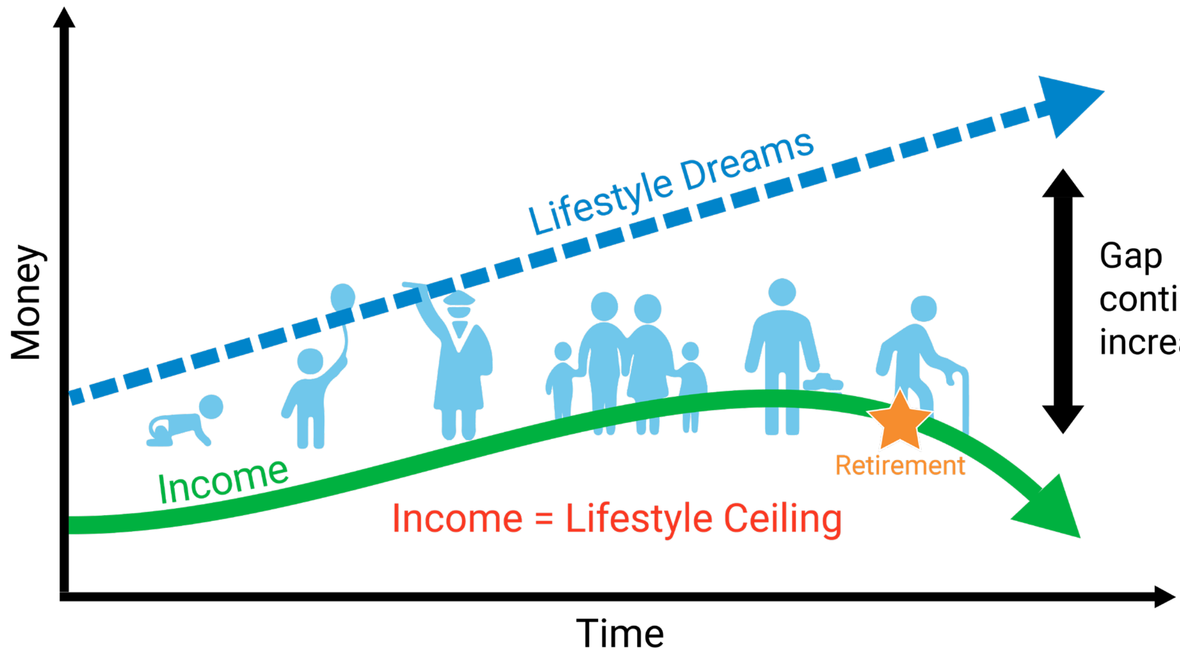
WHAT IS **LIFESTYLE FREEDOM**?

“You have so many tools and resources right in front of you to be successful – just put them in place.”
- Michael Sarracini

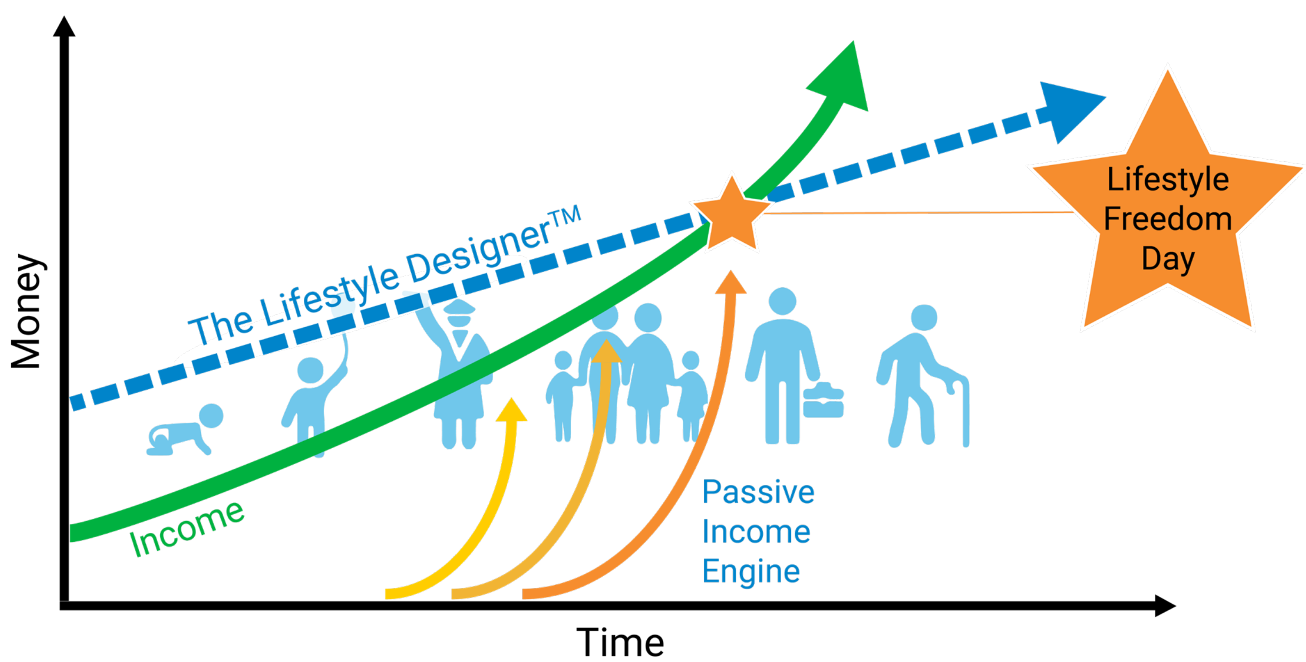
Expand, Define, Think, Consider

Name: Date:

Typical Person: **Lifestyle by DEFAULT**



Keyspire Members: **Lifestyle by DESIGN**



DESIGNED LIFESTYLE WISH LIST

What would my life look like if I could have everything I ever wanted?

HOME

FAMILY

HEALTH

FINANCE

WORK

LEARNING & DEVELOPMENT

COMMUNITY

PLAY

Name:

Date:

DESIGNED LIFESTYLE WISH LIST SAMPLE

What would my life look like if I could have everything I ever wanted?

HOME

- Renovate the kitchen
- Add pool
- Own a vacation property for personal use

FAMILY

- Be more present to enjoy the everyday moments
- Have the kids and grandkids over for a family dinner once a week

HEALTH

- Believe in myself
- Eat healthy
- Meditate daily
- Run a marathon

FINANCE

- Be bad debt free!
- Let passive income support my family's needs and wants

WORK

- Work because I love to, not because I have to
- Spend more time on the phone with clients vs. doing admin work

LEARNING & DEVELOPMENT

- Learn how to manage a multi-family property
- Learn to play the piano

COMMUNITY

- Be able to mentor somebody who is just starting out in real estate investing
- Contribute more to the development of Sick Kids Hospital

PLAY

- Go on a family vacation at least twice a year
- Join a soccer league

Name:	Date:

THE LIFESTYLE DESIGNER™

How much do you want to spend in each of the life scenarios?

	SURVIVAL	COMFORT	LUXURY	NOTES
	Annual	Annual	Annual	
Required Lifestyle Freedom Day Passive Income (After Tax)	$ 0.00	$ 0.00	$ 0.00	
HOME & LIVING TOTALS	**$** 0.00	**$** 0.00	**$** 0.00	
Mortgage	$	$	$	
Electricity	$	$	$	
Heating	$	$	$	
Property Taxes	$	$	$	
Vehicle Lease	$	$	$	
Auto Insurance	$	$	$	
Cell Phone	$	$	$	
Internet	$	$	$	
	$	$	$	
SUBSCRIPTIONS TOTALS	**$** 0.00	**$** 0.00	**$** 0.00	
	$	$	$	
	$	$	$	
HEALTH & WELLNESS TOTALS	**$** 0.00	**$** 0.00	**$** 0.00	
	$	$	$	
	$	$	$	
CHILD EXPENSES TOTAL	**$** 0.00	**$** 0.00	**$** 0.00	
	$	$	$	
	$	$	$	
ENTERTAINMENT & TRAVEL TOTALS	**$** 0.00	**$** 0.00	**$** 0.00	
	$	$	$	
	$	$	$	
PERSONAL DEVELOPMENT & TRAINING TOTALS	**$** 0.00	**$** 0.00	**$** 0.00	
	$	$	$	
	$	$	$	
OTHER TOTALS	**$** 0.00	**$** 0.00	**$** 0.00	
	$	$	$	
	$	$	$	

Name: Date:

THE LIFESTYLE DESIGNER™ SAMPLE

	SURVIVAL	COMFORT	LUXURY	NOTES
	Annual	Annual	Annual	
Required Lifestyle Freedom Day Passive Income (After Tax)	**$50,000**	**$120,000**	**$180,000**	
HOME & LIVING TOTALS	**$34,000**	**$50,000**	**$70,000**	
Mortgage	$25,850	$33,825	$49,800	
Utilities	$2,000	$3,000	$3,000	
Property Taxes	$4,000	$6,000	$8,000	
Vehicle Lease	$0	$5,000	$7,000	
Auto Insurance	$2,000	$2,000	$2,000	
Cell Phone	$50	$75	$100	
Internet	$100	$100	$100	
	$	$	$	
SUBSCRIPTIONS TOTALS	**$500**	**$2,000**	**$2,000**	
Streaming services	$250	$1,000	$1,000	
Other subscriptions	$250	$1,000	$1,000	
HEALTH & WELLNESS TOTALS	**$1,500**	**$5,000**	**$10,000**	
Fitness	$1,000	$2,000	$5,000	
Personal care	$500	$3,000	$5,000	
CHILD EXPENSES TOTAL	**$4,000**	**$9,000**	**$12,000**	
Daycare	$0	$416	$416	
Programs & activities	$4,000	$8,584	$11,584	
ENTERTAINMENT & TRAVEL TOTALS	**$0**	**$30,000**	**$50,000**	
Dinner/Movies/Entertainment	$0	$10,000	$10,000	
Travel	$0	$20,000	$40,000	
PERSONAL DEVELOPMENT & TRAINING TOTALS	**$10,000**	**$14,000**	**$20,000**	
Real Estate Investing Education	$10,000	$12,000	$15,000	
Additional education	$	$2,000	$5,000	
OTHER TOTALS	**$0**	**$10,000**	**$16,000**	
	$	$10,000	$16,000	
	$	$	$	

Name: Date:

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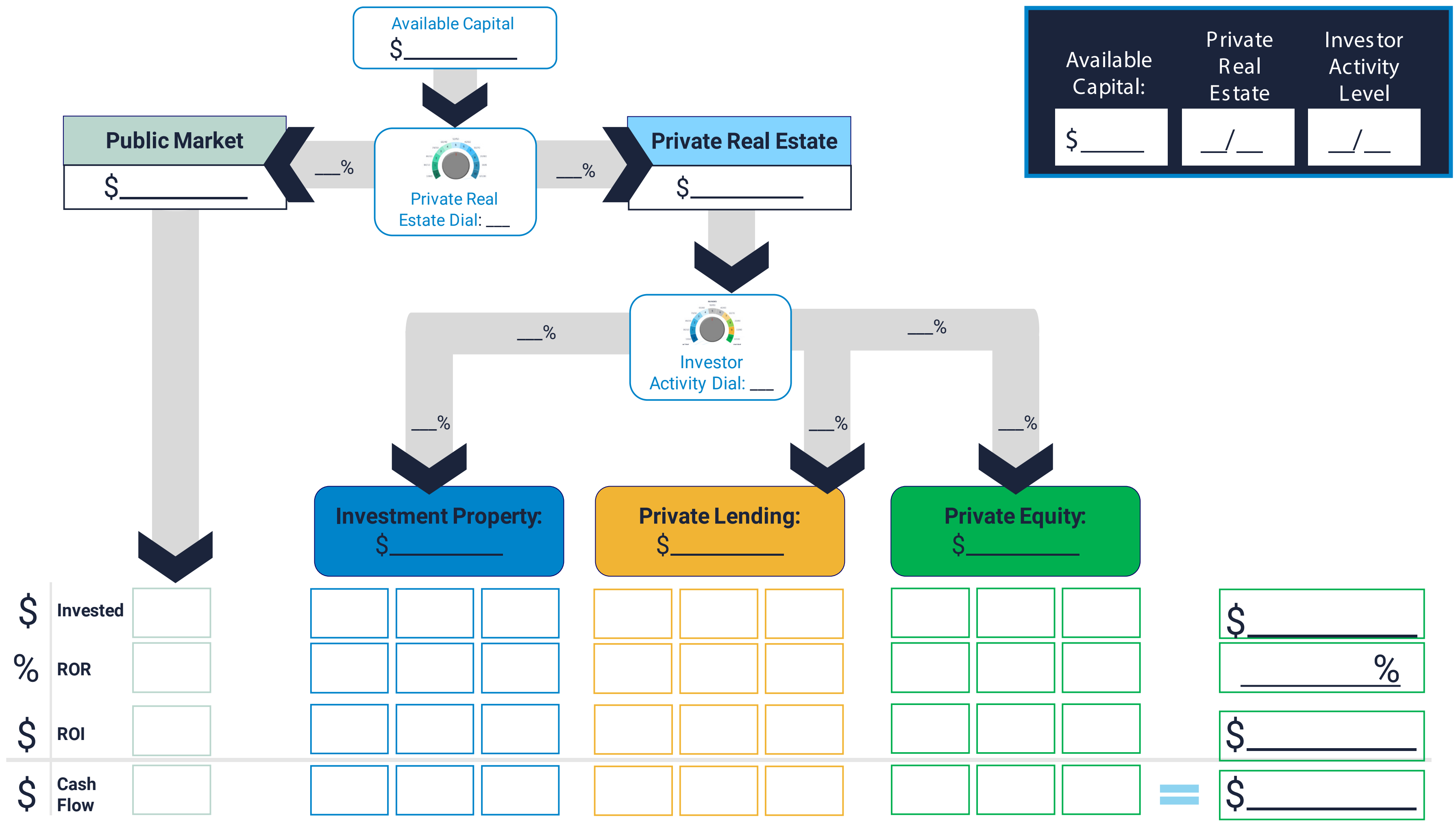
PART TWO

The Portfolio Maximizer™

THE PORTFOLIO MAXIMIZER™



Name:

Date:

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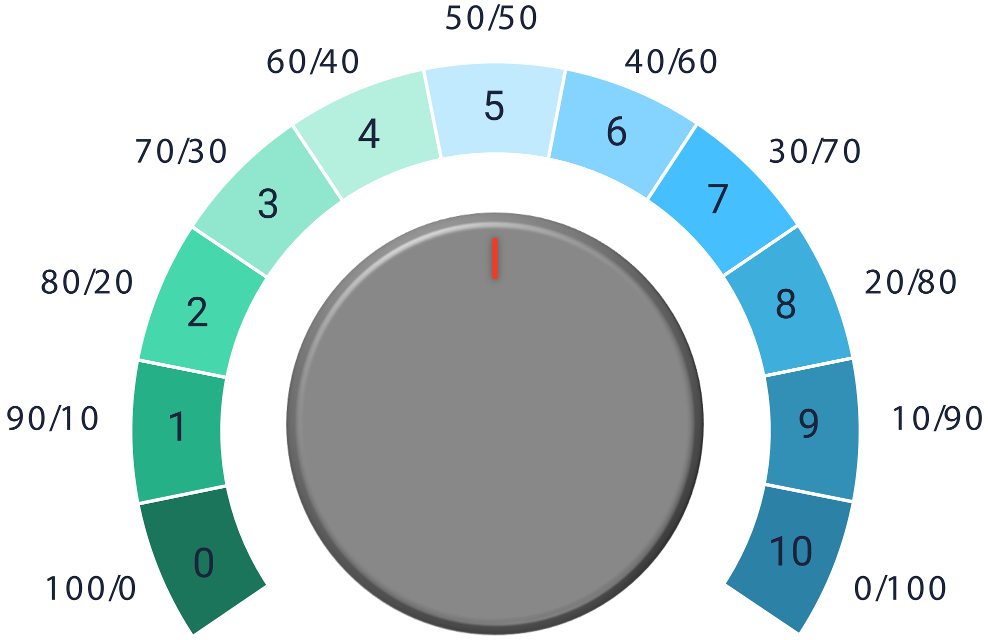
PART THREE

The Private Real Estate Dial™

THE PRIVATE REAL ESTATE DIAL™



PUBLIC
Investment units are available for trade on public markets

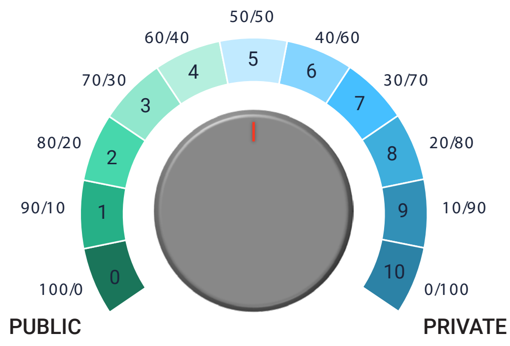
PRIVATE
Investment units are only available through private companies or individuals

Name: Date:

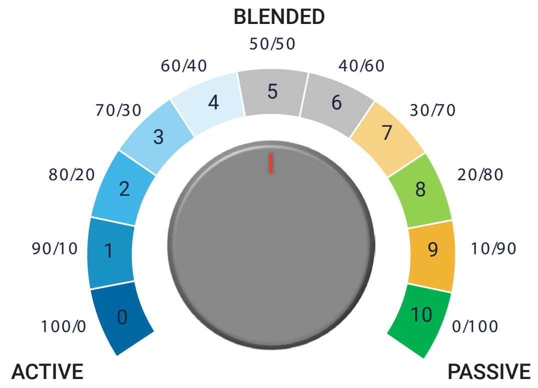
WHERE I AM VS WHERE I WANT TO BE

TODAY

THE PRIVATE REAL ESTATE DIAL™

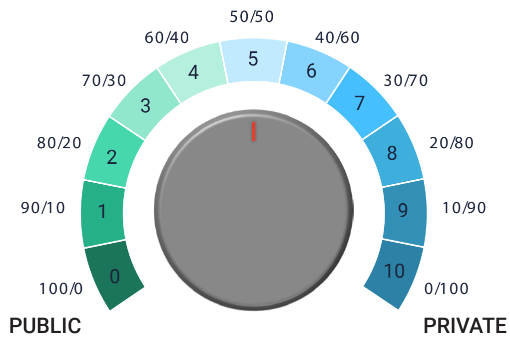


THE INVESTOR ACTIVITY DIAL™

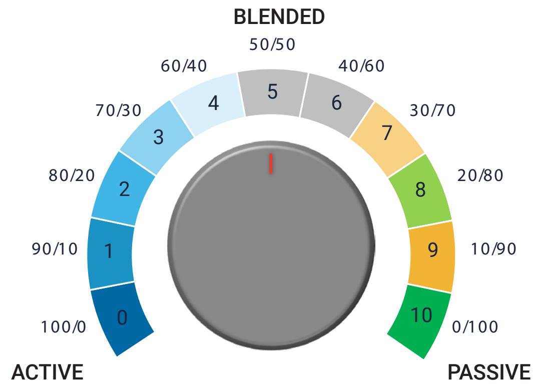


IN ONE YEAR

THE PRIVATE REAL ESTATE DIAL™



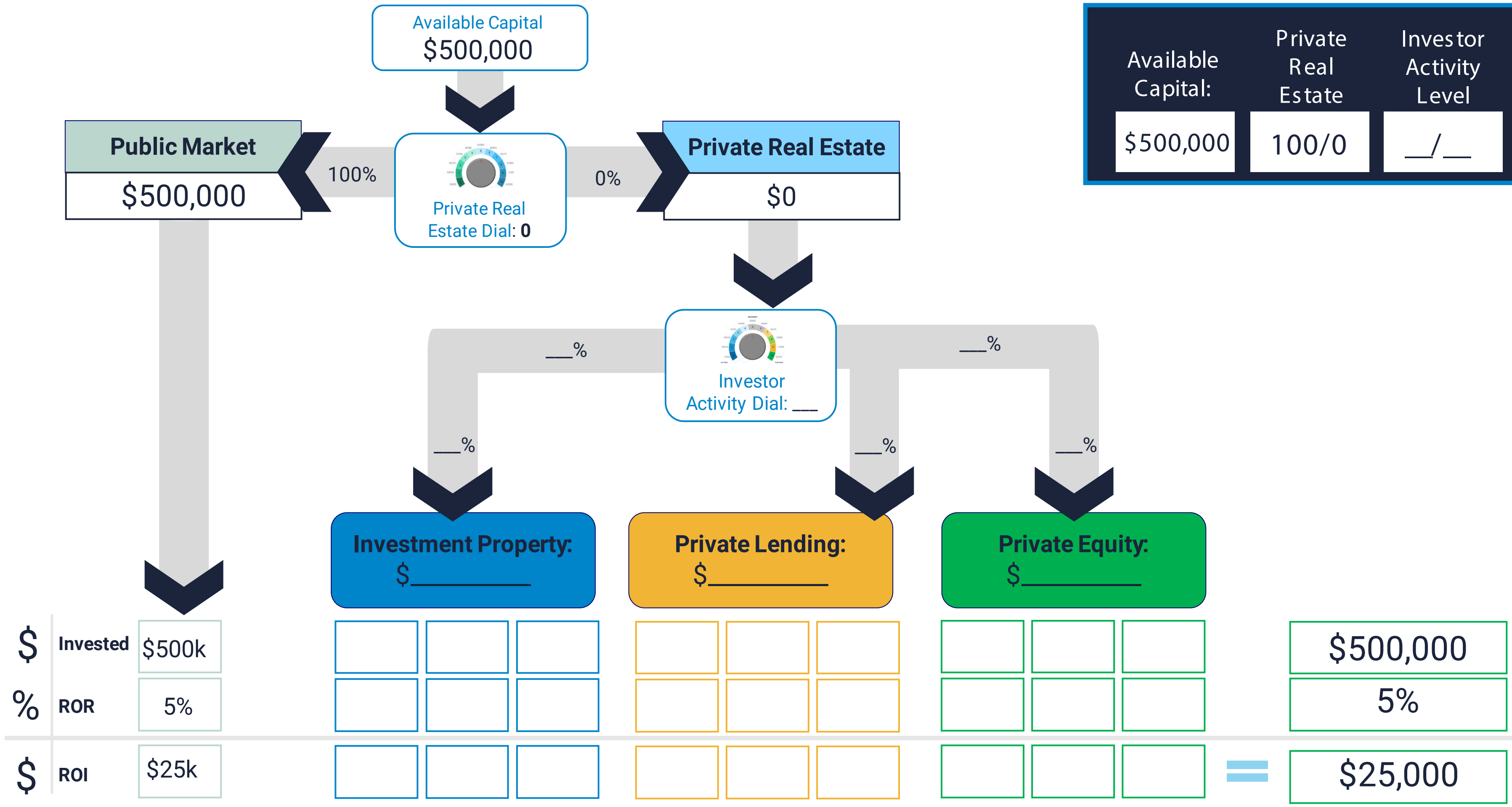
THE INVESTOR ACTIVITY DIAL™



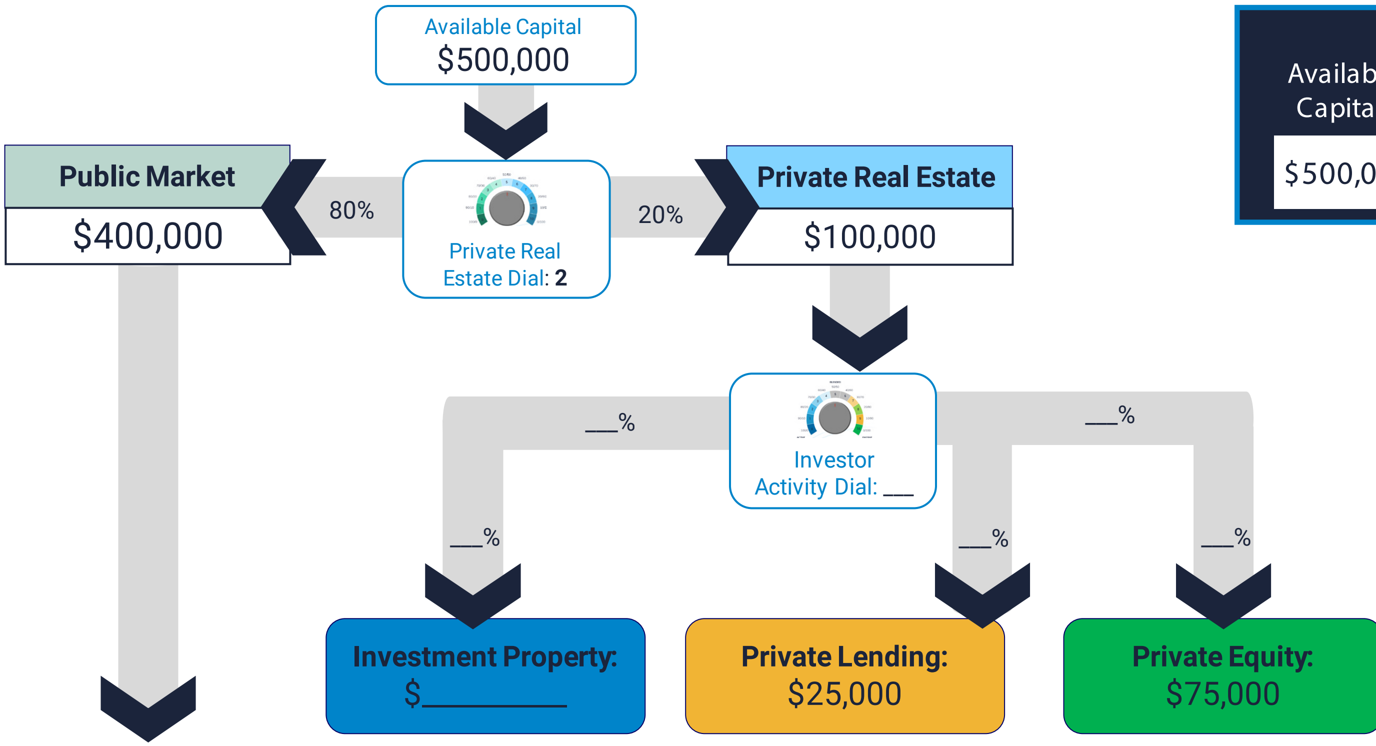
Name: Date:

THE PORTFOLIO MAXIMIZER™ SAMPLE
Portfolio 1 – Investment Ratio 100/0

Available Capital:	Private Real Estate	Investor Activity Level
$500,000	100/0	__/__



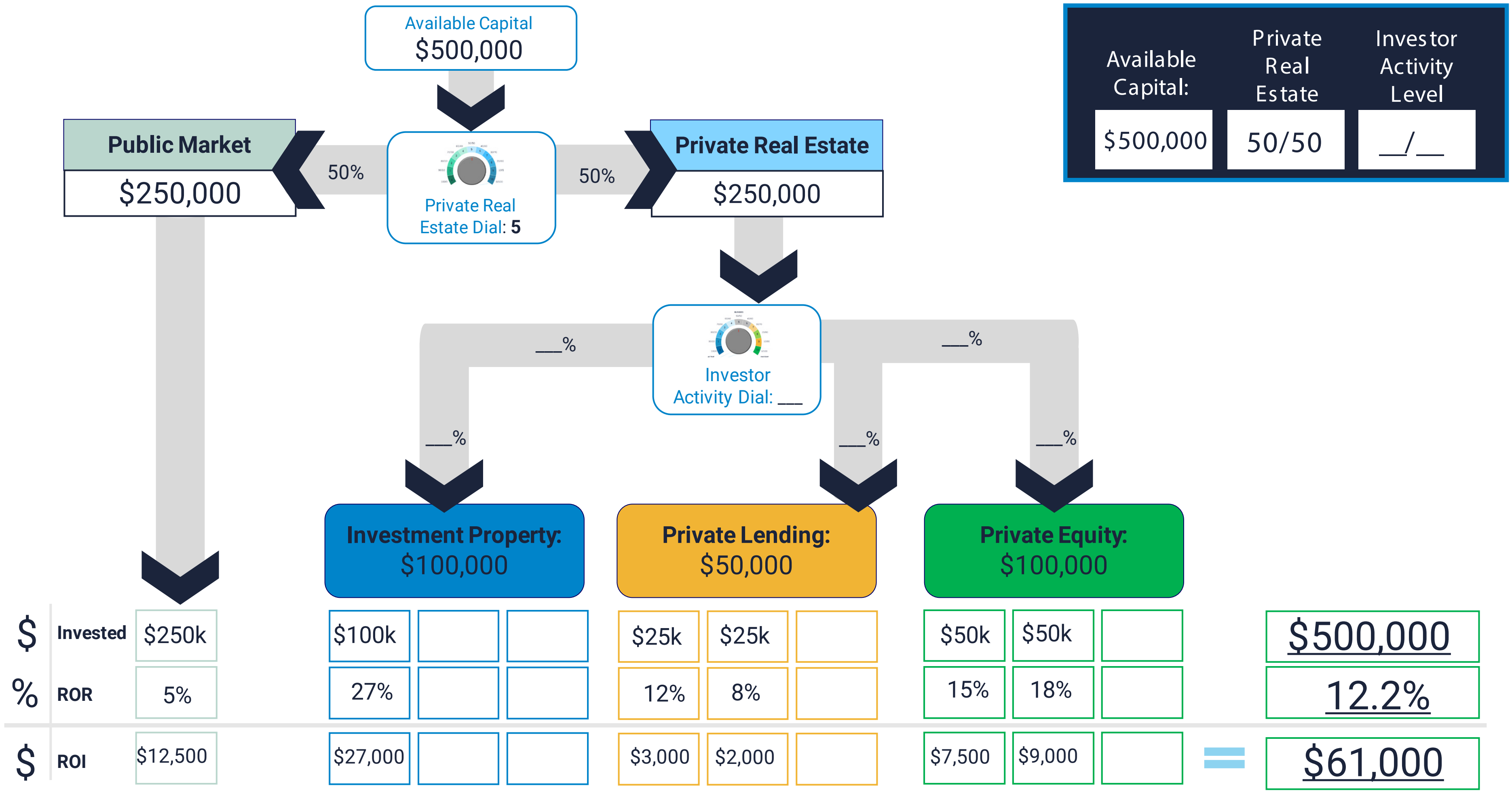
THE PORTFOLIO MAXIMIZER™ SAMPLE
Portfolio 2 – Investment Ratio 80/20



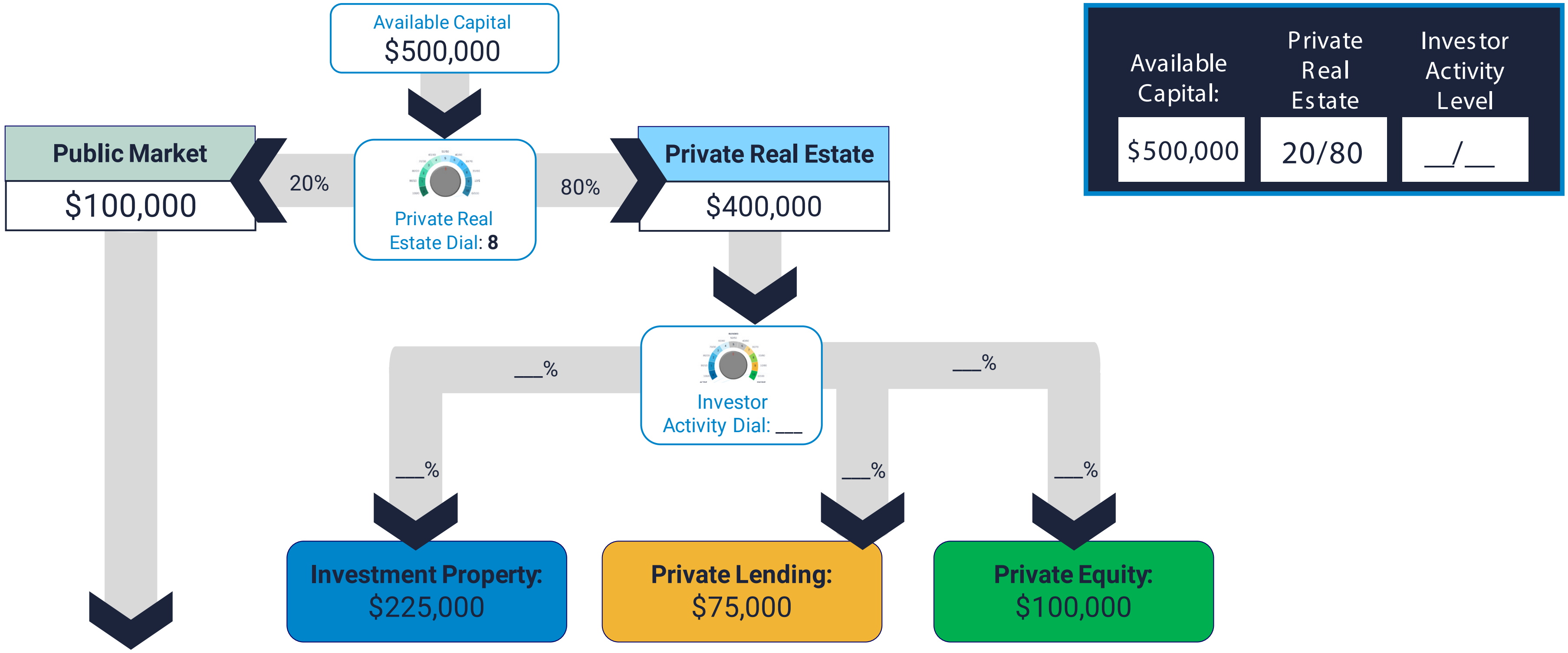
Available Capital:	Private Real Estate	Investor Activity Level
$500,000	80/20	__/__

		Public Market	Investment Property			Private Lending			Private Equity				Total
$	Invested	$400k						$25k	$25k	$50k			$500,000
%	ROR	5%						8%	15%	18%			6.95%
$	ROI	$20k						$2,000	$3,750	$9,000		=	$34,750

THE PORTFOLIO MAXIMIZER™ SAMPLE
Portfolio 3 – Investment Ratio 50/50



THE PORTFOLIO MAXIMIZER™ SAMPLE
Portfolio 4 – Investment Ratio 20/80



	Public Market	Investment Property			Private Lending			Private Equity				Total
$ Invested	$100k	$225k			$25k	$50k		$50k	$50k			$500,000
% ROR	5%	27%			12%	8%		15%	18%			17.85%
$ ROI	$5,000	$60,750			$3,000	$4,000		$7,500	$9,000		=	$89,250

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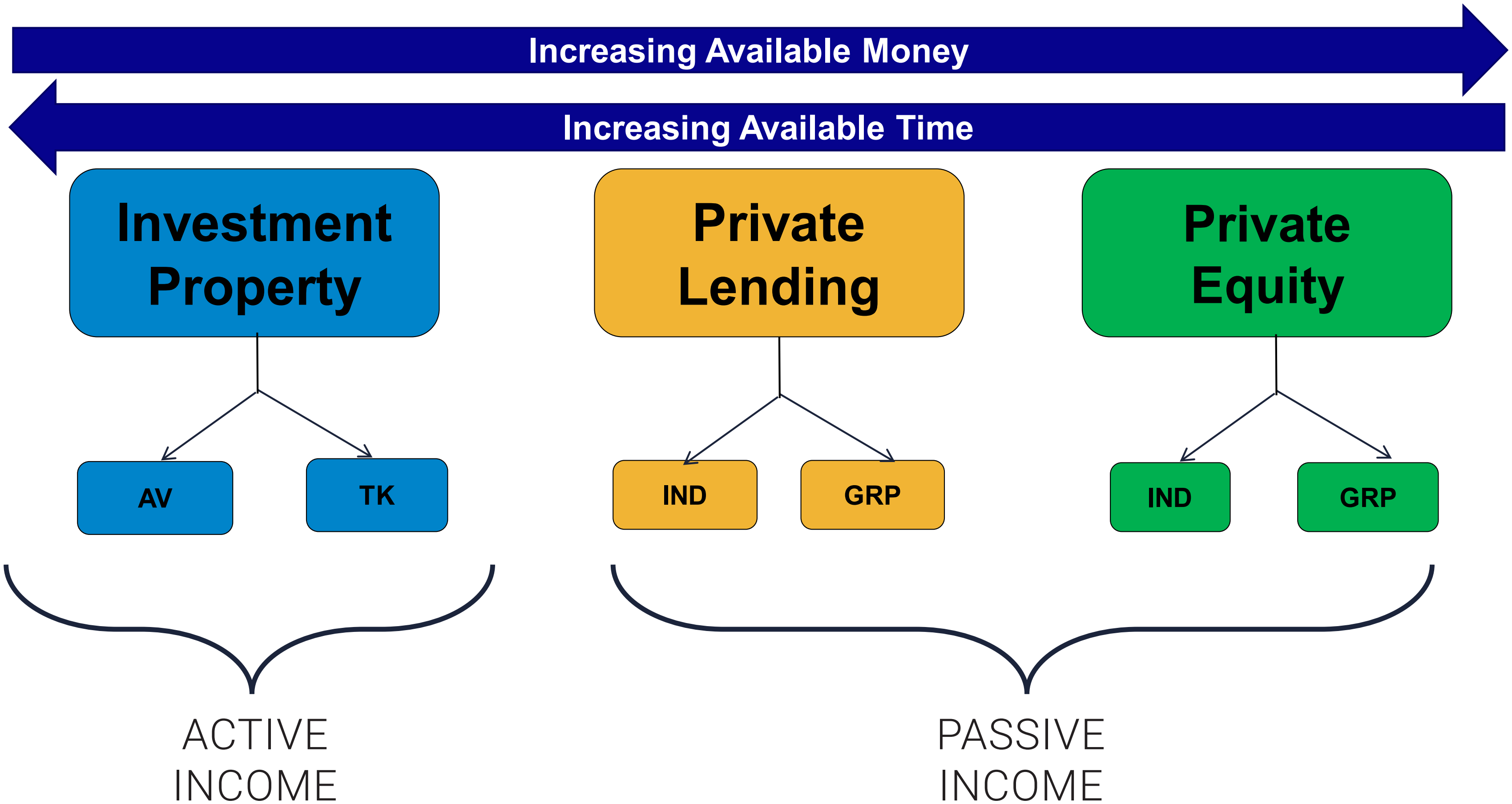
PART FOUR

The Building Blocks

THE 3 INVESTING STREAMS™ & 6 BUILDING BLOCKS



Name: Date:

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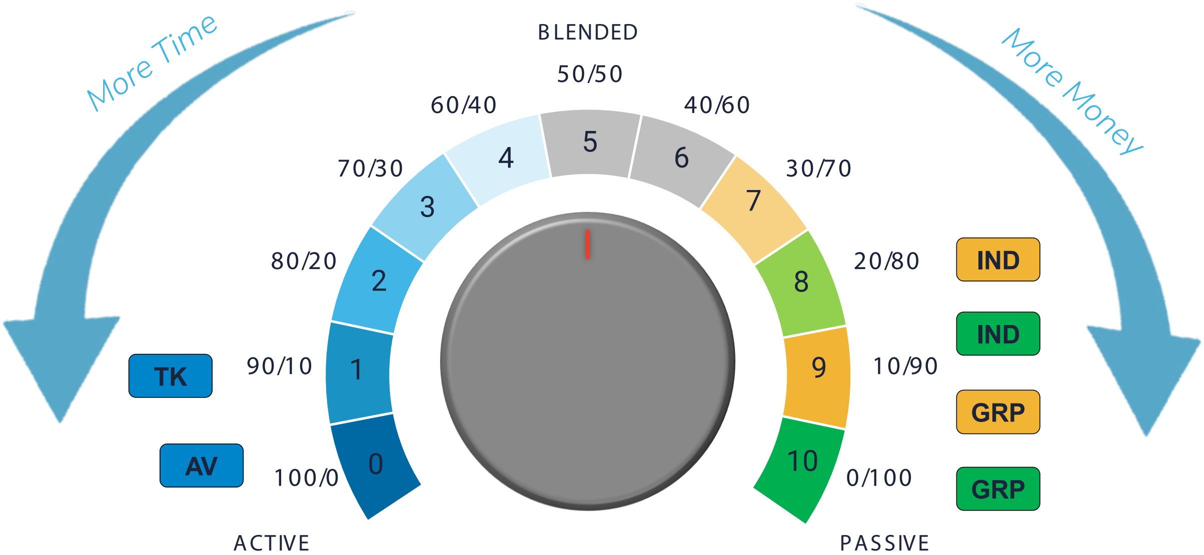
PART FIVE

The Investor Activity Dial™

THE INVESTOR ACTIVITY DIAL™



ACTIVE
You are "hands-on" in some, or all, of your investing activity. You usually work directly with some, or all, of the transaction team including realtors, contractors, appraisers, etc. You are responsible for making decisions that directly impact the activity of the investment. Your goals include being directly involved in some or all aspects of the investment activity.

Example: Your portfolio consists of rehab or income properties fully managed by you, and your activity consists of raising other people's money through private equity or private lending to acquire more property.

BLENDED
Your investment activity is a blend between active and passive. Your portfolio contains some investments that you are actively responsible to manage and/or make decisions for, and some investments that are fully passive and hands off.

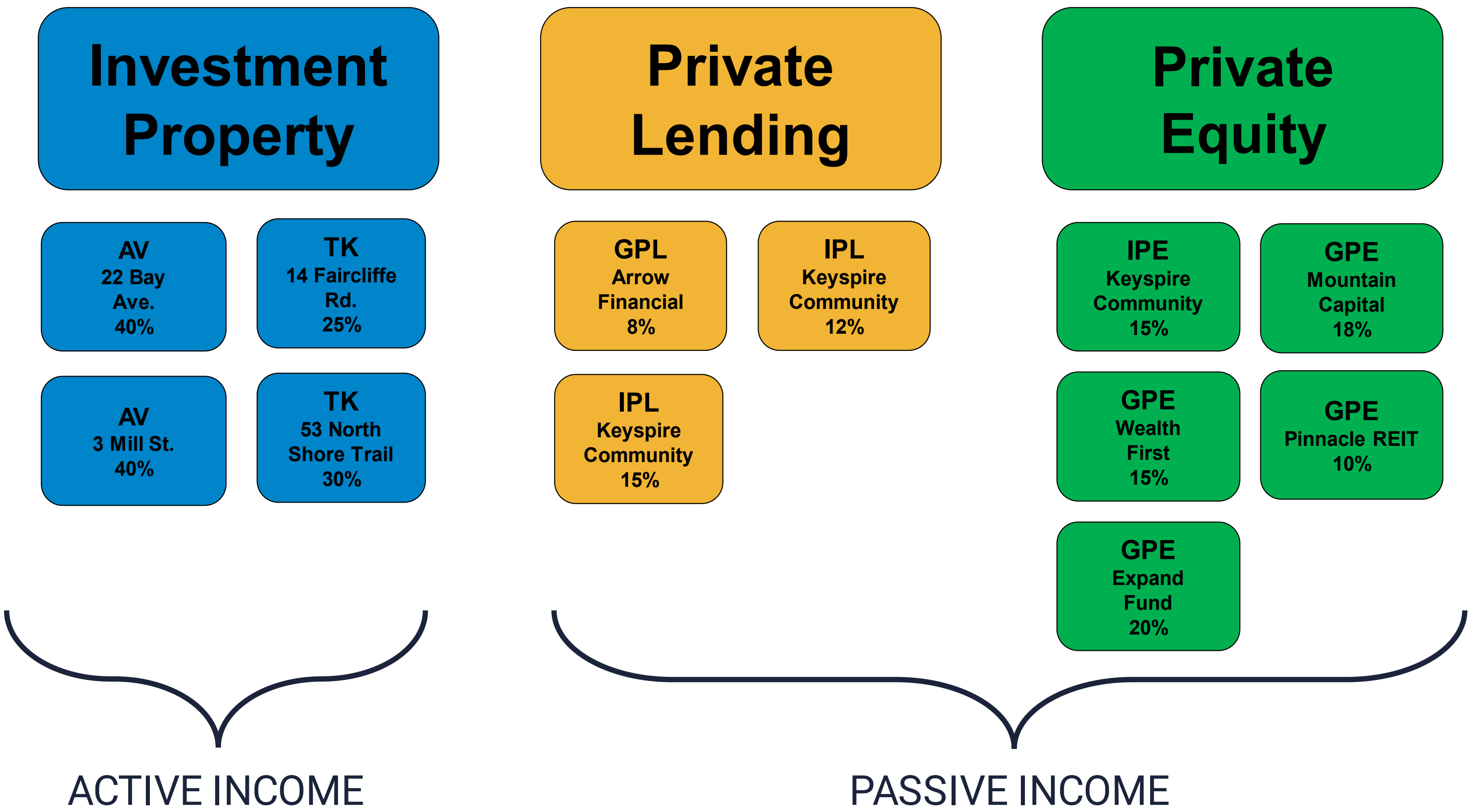
Example: Your portfolio consists of a mix of income properties, rehab properties and/or turnkey properties along with private lending and/or private equity investments. You like to diversify along two or all three of the investing streams. Your activity consists of managing your total portfolio along with day-to-day management and/or decision making of property. Your total ROI is a blend of the active and passive investment returns.

PASSIVE
You are "hands-off" in your investing activity. You rarely work directly with the transition team (such as realtors, contractors, appraisers, etc.) You generally have little to no direct decision-making ability regarding the activity of the investment. You want to earn your return on investment with as little involvement as possible.

Example: Your portfolio consists of private equity investments, private lending investments, or income properties fully managed by someone else. Your activity consists of managing your passive portfolio for diversification and maximum returns.

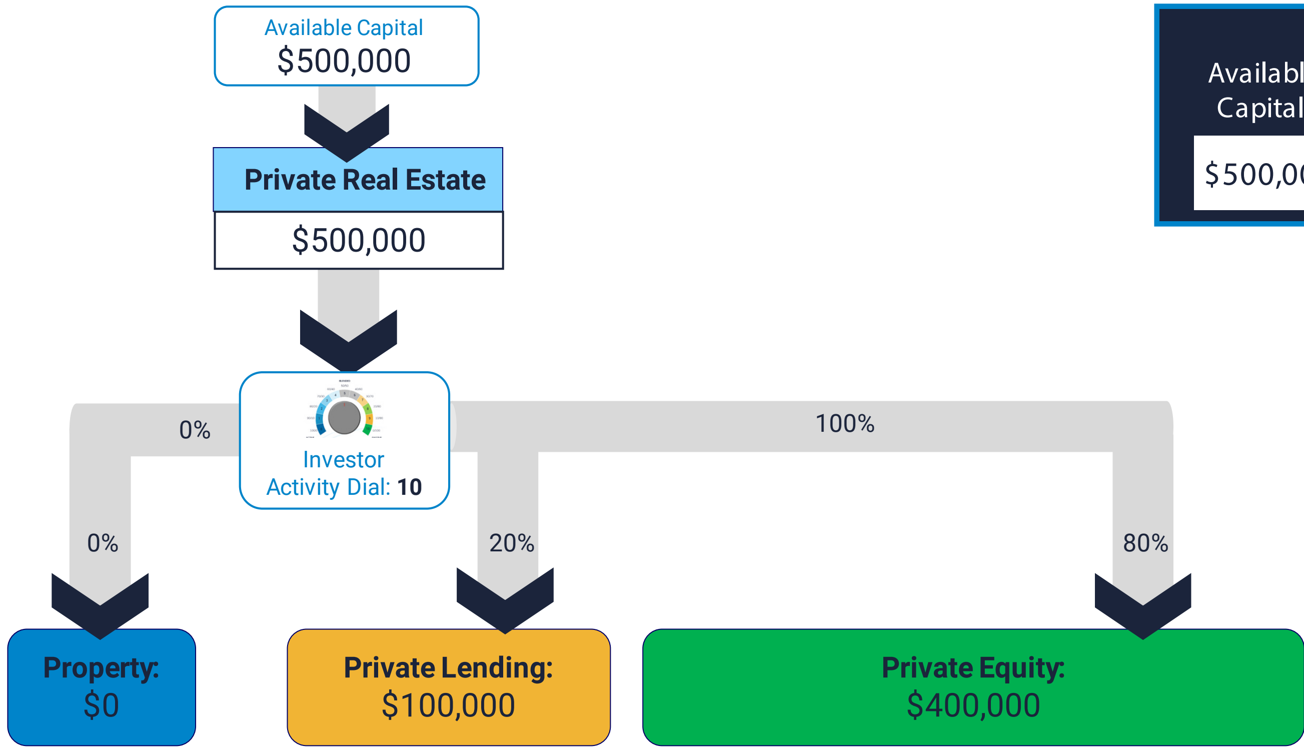
Name:	Date:

CASE STUDY BUILDING BLOCKS



THE PORTFOLIO MAXIMIZER™ SAMPLE
Case Study – Fully Passive 10

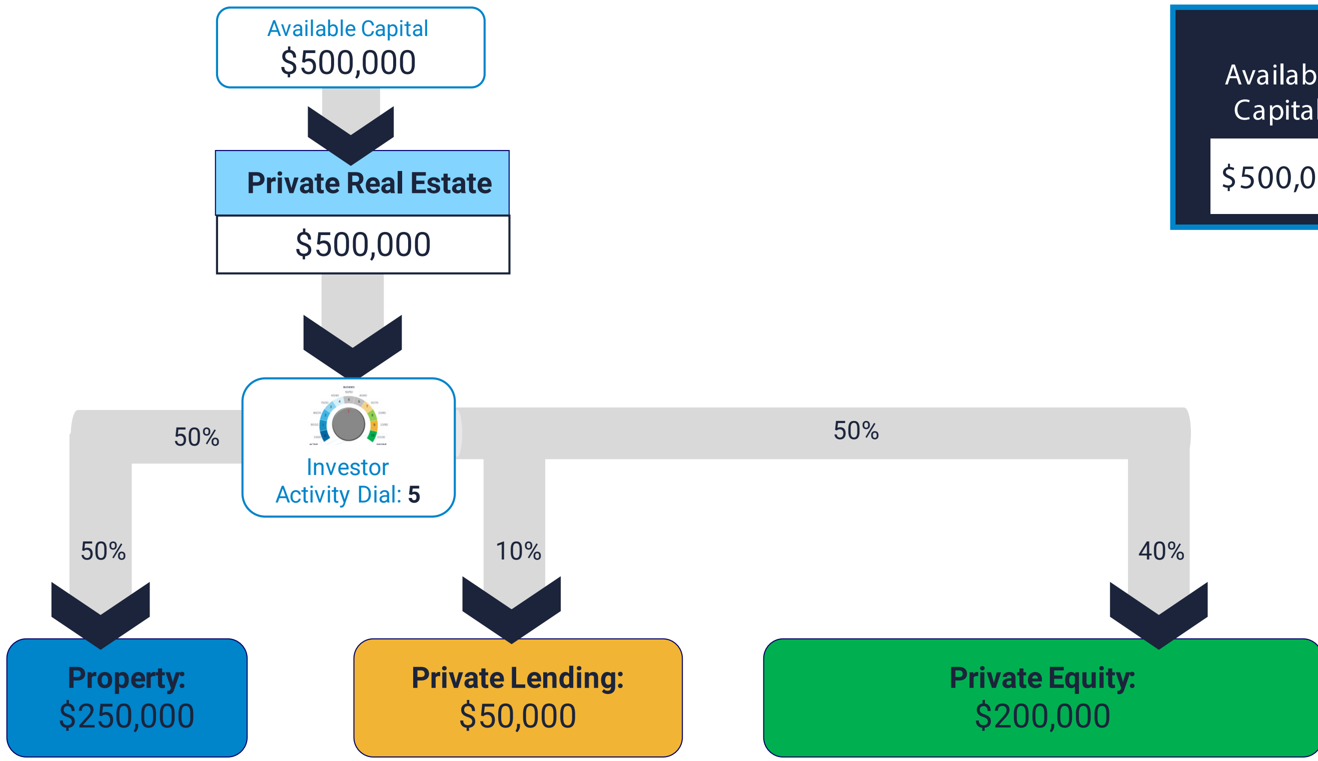
Available Capital:	Private Real Estate	Investor Activity Level
$500,000	0/100	0/100



	Property	Private Lending	Private Lending	Private Equity	Private Equity	Private Equity	Private Equity	Private Equity	Private Equity	Total
$ Invested		$50k	$50k	$150k	$50k	$50k	$50k	$50k	$50k	$500,000
% ROR		12%	8%	15%	18%	15%	10%	20%	20%	
$ ROI		$6,000	$4,000	$22,500	$9,000	$7,500	$5,000	$10,000	$10,000	= $74,000

THE PORTFOLIO MAXIMIZER™ SAMPLE
Case Study – Blended 5

Available Capital:	Private Real Estate	Investor Activity Level
$500,000	0/100	50/50

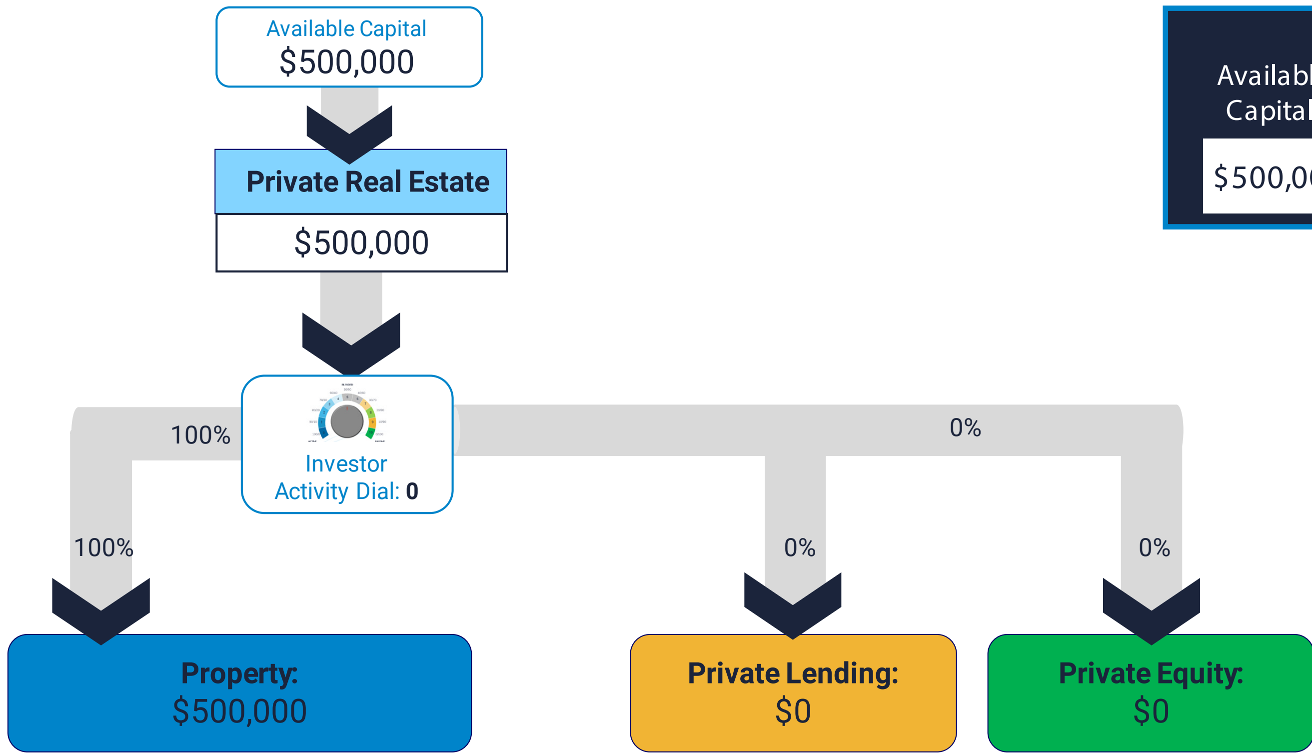


	Property		Private Lending		Private Equity					
$ Invested	$150k	$100k	$25k	$25k	$25k	$50k	$50k	$25k	$50k	$500,000
% ROR	40%	30%	12%	8%	18%	15%	10%	20%	20%	
$ ROI	$60,000	$30,000	$3,000	$2,000	$4,500	$7,500	$5,000	$5,000	$10,000	= $127,000

THE PORTFOLIO MAXIMIZER™ SAMPLE

Case Study – Fully Active 0

Available Capital:	Private Real Estate	Investor Activity Level
$500,000	0/100	100/0



						Private Lending			Private Equity				Total
$	Invested	$150k	$150k	$100k	$100k								$500,000
%	ROR	40%	40%	30%	30%								
$	ROI	$60,000	$60,000	$30,000	$30,000							=	$180,000

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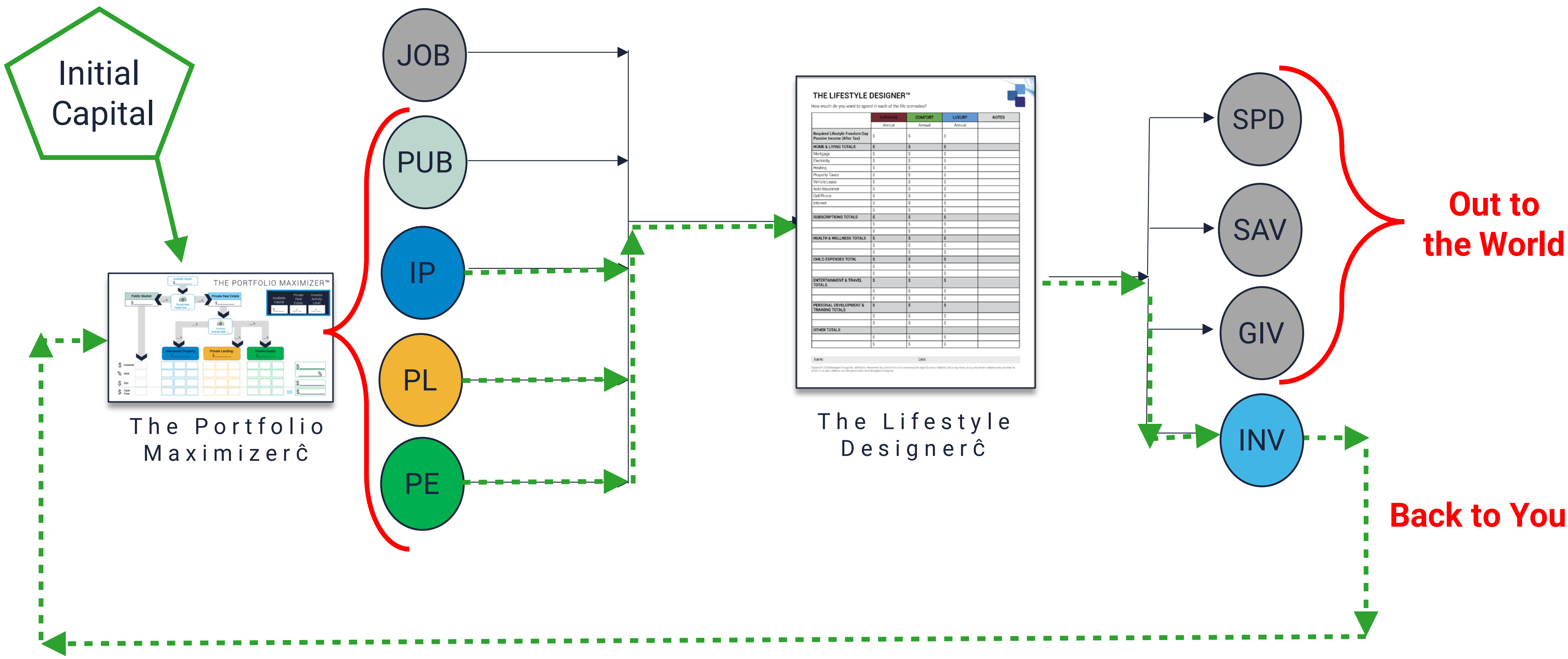
PART SIX

Reverse Engineering Your Portfolio

THE PASSIVE INCOME ENGINE™



CASE STUDY - BOB AND JANE

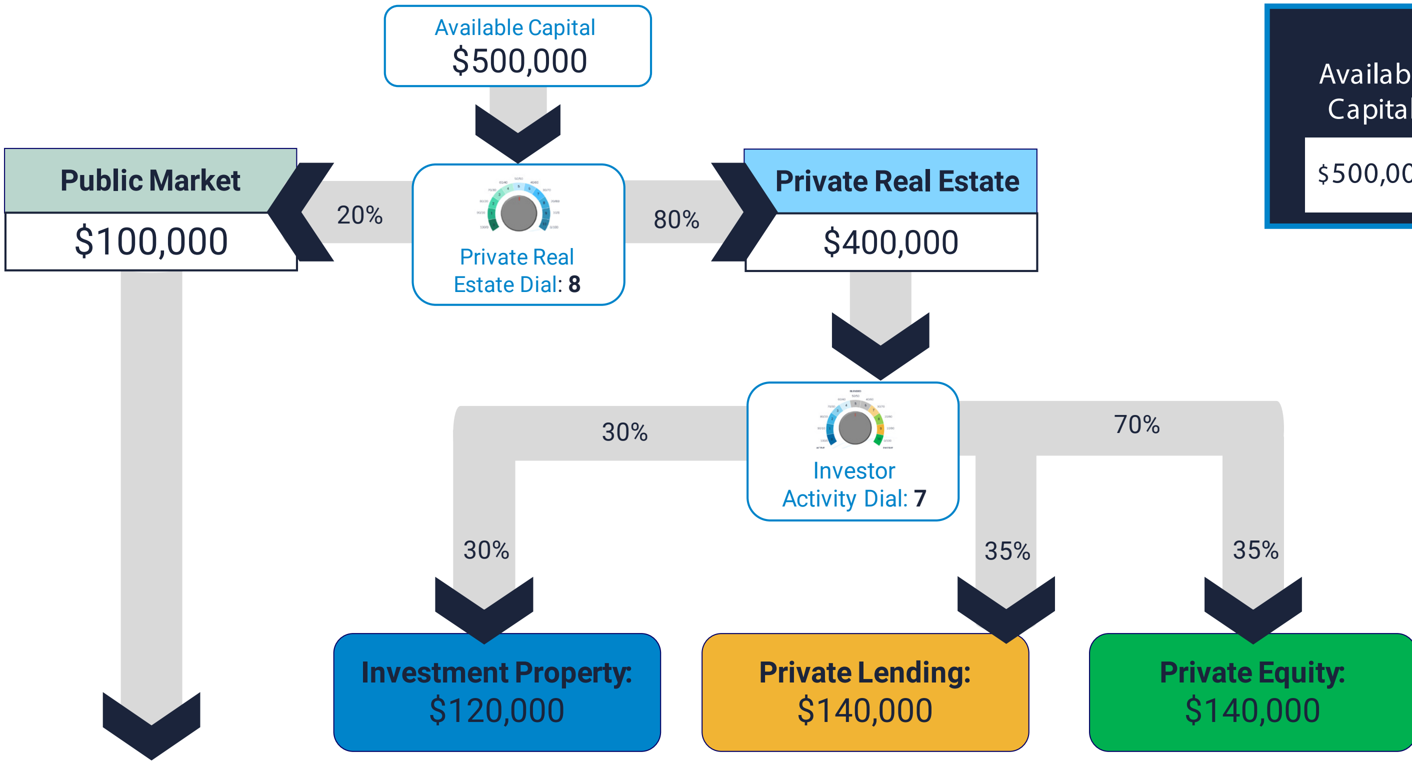
Chosen **Lifestyle Freedom Day Required Income** *(also referred to as **Required Investment Return**)*	**$120,000**	**1**
Private Real Estate Dial™ number	**8 (20/80)**	**2**
Investor Activity Dial™ number	**7 (30/70)**	**3**
Placeholder for **Available Capital** *(also referred to as **Capital Invested**)*	**$500,000**	**4**
Build Your Portfolio Using the "Case Study Building Blocks" on page 47 and the information above, build a portfolio in The Portfolio Maximizer. To calculate ROI ($) for each investment: ROI ($) = Investment amount x ROR (%)	**--**	**--**
Calculate your **Annual ROI ($)**	**$92,300**	**5**
Calculate the Portfolio Blended Rate of Return ROR = Annual ROI (Line 5) / Capital Invested (Line 4) = $92,300 (Line 5) / $500,000 (Line 4) = 0.1846 x 100 = 18.46%	**18.46%**	**6**
Calculate your Lifestyle Freedom Day Required Capital LFD Investable Capital = LFD Required Income (Line 1) / Portfolio Blended ROR (Line 6) = $120,000 (Line 1) / 18.46% (Line 6) = $650,054	**$650,054**	**7**
For Bob and Jane to reach their Lifestyle Freedom Day Required Income of $120,000 (Line 1), they will need to invest $650,054 (Line 7) at an annual blended rate of return of 18.46% (Line 6).		

Name: Date:

THE PORTFOLIO MAXIMIZER™

Case Study – Bob and Jane

Available Capital:	Private Real Estate	Investor Activity Level
$500,000	20/80	30/70



		Public Market	Investment Property			Private Lending			Private Equity				Total
$	Invested	$100k	$120k			$40k	$50k	$50k	$40k	$100k			$ 500,000
%	ROR	5%	40%			12%	15%	10%	10%	18%			18.46%
$	ROI	$5k	$48k			$4,800	$7,500	$5,000	$4,000	$18K		=	$92,300

YOUR TURN: BUILD YOUR PORTFOLIO

Chosen **Lifestyle Freedom Day Required Income** (page 12) *(also referred to as **Required Investment Return**)*	**$**	**1**
Private Real Estate Dial™ future number/ratio (page 22)	**___ (___/___)**	**2**
Investor Activity Dial™ future number/ratio (page 22)	**___ (___/___)**	**3**
Placeholder for **Available Capital** *(also referred to as **Capital Invested**)*	**$500,000**	**4**
Build Your Portfolio Using the "Case Study Building Blocks" on page 47 and the information above, build a portfolio in The Portfolio Maximizer on pages 48-49. To calculate ROI ($) for each investment: ROI ($) = Investment amount x ROR (%)	**--**	**--**
Calculate your **Annual ROI ($)**	**$**	**5**
Calculate the Portfolio Blended Rate of Return ROR = Annual ROI (Line 5) / Capital Invested (Line 4) = $_______________ (Line 5) / $ (Line 4) = _____________ x 100 = __________%	**%**	**6**
Calculate your Lifestyle Freedom Day Required Capital LFD Investable Capital = LFD Required Income (Line 1) / Portfolio Blended ROR (Line 6) = $____________________(Line 1) / % (Line 6) = $	**$**	**7**

To reach your Lifestyle Freedom Day Required Income of $__________ (Line 1), you will need to invest $__________ (Line 7) at an annual blended rate of return of __________% (Line 6).

Name: Date:

CASE STUDY BUILDING BLOCKS

Investment Property

- AV 22 Bay Ave. 40%
- TK 14 Faircliffe Rd. 25%
- AV 3 Mill St. 40%
- TK 53 North Shore Trail 30%

Private Lending

- GPL Arrow Financial 8%
- IPL Keyspire Community 12%
- IPL Keyspire Community 15%

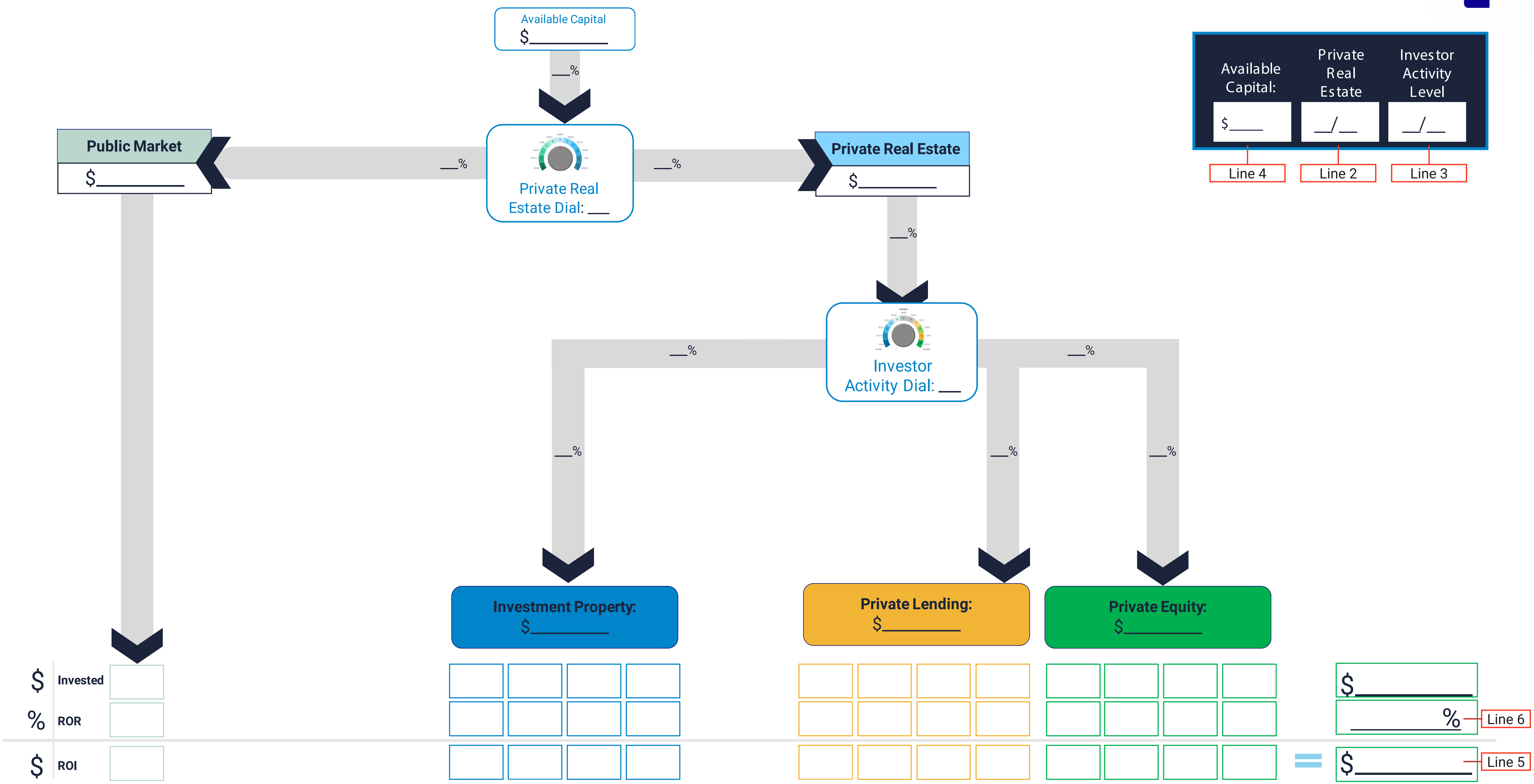
Private Equity

- IPE Keyspire Community 15%
- GPE Mountain Capital 18%
- GPE Wealth First 15%
- GPE Pinnacle REIT 10%
- GPE Expand Fund 20%

ACTIVE INCOME

PASSIVE INCOME

THE PORTFOLIO MAXIMIZER™



Build your portfolio using the "Case Study Building Blocks" on page 47

Name:

Date:

THE **QUARTERLY FOCUSER™**

What would my life look like if I could have everything I ever wanted?

What were your greatest achievements over the **last 90 days**?	What's exciting you about your progress **today**?	What will you achieve over the **next 90 days** that you are most excited about?

Name: Date:

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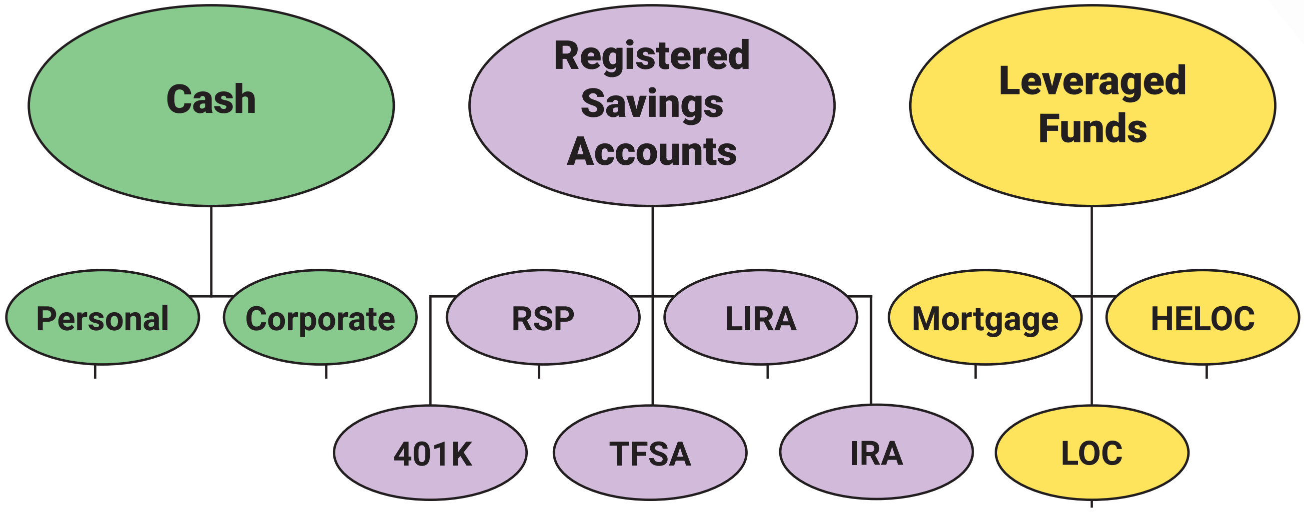
POST-WORKSHOP ACTIVITIES

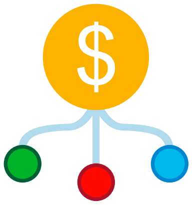
SOURCES OF AVAILABLE CAPITAL



Sources of Available Capital		
		Notes
CASH		
Cash: Personal	$	
Cash: Corporate	$	
RSA		
RRSP	$	
401K	$	
LIRA	$	
IRA	$	
TFSA	$	
LEVERAGED FUNDS		
Mortgage: Primary Residence	$	
Mortgage: Income Property	$	
HELOC: Primary Residence	$	
HELOC: Income Property	$	
Unsecured Line of Credit	$	
	$	
	$	
Total Available Capital	$ 0.00	

Name: Date:

BALANCED DIVERSIFICATION



- Are you investing in different **geographic areas**?
- Are you investing in different **property types/asset classes**?
- Are your investments paying out at **different times**?
- Are you diversified with **exit strategies** (do you have multiple exit options)?
- Are your investments involving **different partners and providers**?
- Are you investing according to **your values and your Why**?

Which of the diversification questions is most important to you? Why?

What is one step you can take now toward balanced diversification?

Name: Date:

THE **SUCCESS SCORECARD™**

Year:	Quarter:	Date Range:

	I know I'm successful when...	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Result
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															

CELEBRATION REWARD:

IMPROVEMENT NOTES FOR NEXT QUARTER:

Name: Date:

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Your Lifesyle
By Design

keyspire.com*   *1-888-556-2244

Investor Focused, Owned, & Operated

NeRB-L23-1