Keyspire®
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Mastermind Program

Workshop One:

Lifestyle Freedom Workshop

Agenda

Lifestyle Freedom Workshop

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:

We help people live the life they love

The Mastermind Program Goal:

To reach your Lifestyle Freedom Day


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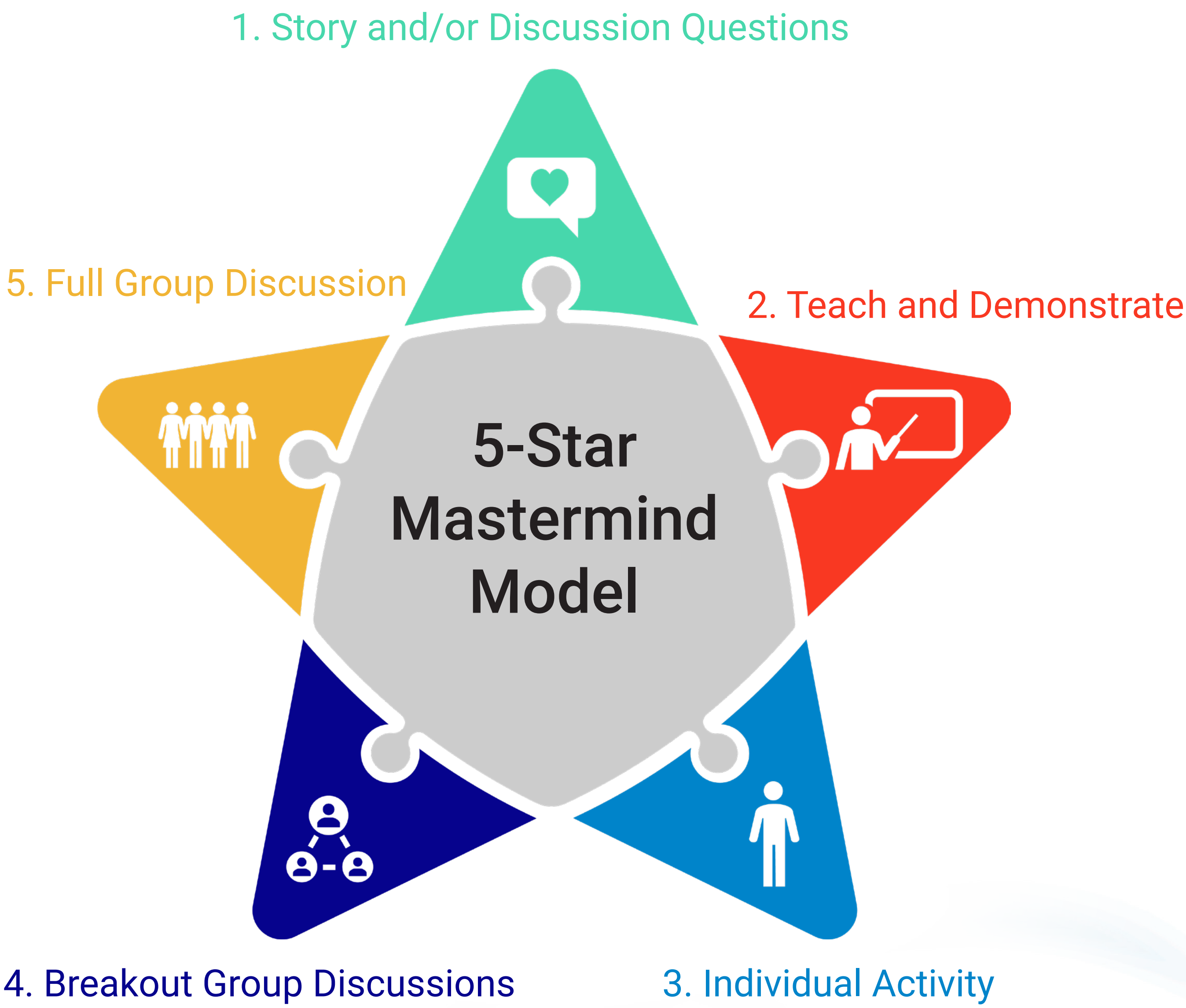
“Being consistently good creates more progress than being occasionally great”
-Michael Sarracini

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

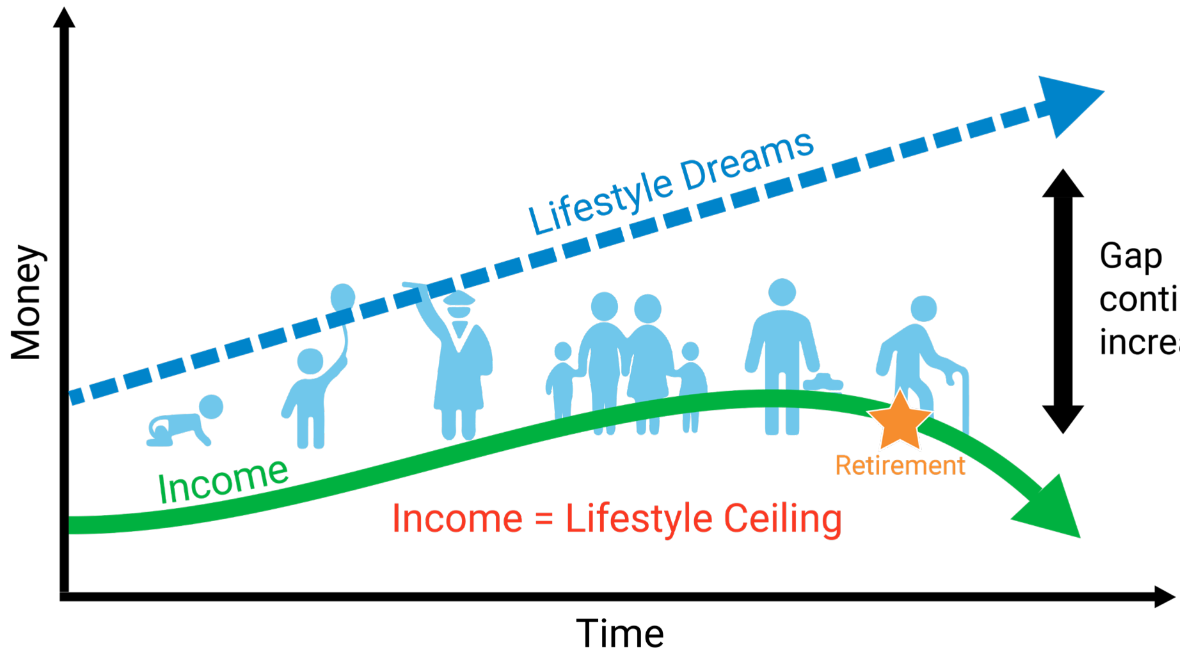
Expand, Define, Think, Consider

What's a positive focus from the last quarter? **1**	What's currently *working* in your real estate investing business? **2**
What's currently *not working* in your real estate investing business? **3**	What are your expectations for today? **4**

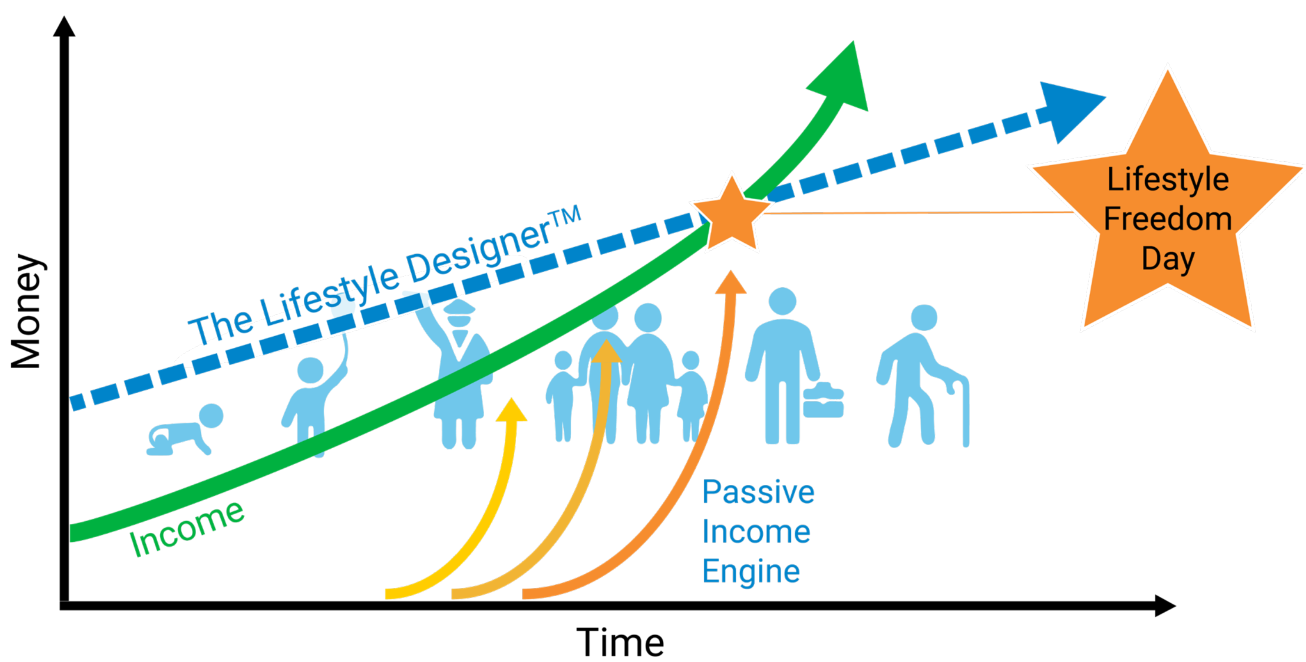
What is Lifestyle Freedom? **5**

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™

Instead of a constricting budget, The Lifestyle Designer™ allows you to decide exactly what you want in life and the passive income required to achieve that lifestyle. To start, think of what you want **today**.

Survival: Covers your most basic needs, including shelter, food, and bills.
Comfort: Basic needs are covered plus some additional comforts in life.
Luxury: A life that is most fulfilling by having enough to make you happy.

	SURVIVAL	COMFORT	LUXURY	NOTES
	Annual	Annual	Annual	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
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	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	

Name: Date:

	SURVIVAL	COMFORT	LUXURY	NOTES
	Annual	Annual	Annual	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
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	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
Pre-Tax Subtotal *Total of all expenses listed above*	**$**	**$**	**$**	
Blended Tax Rate Percentage	%	%	%	
Tax Installments *Pre-Tax Subtotal x Your Blended Tax Rate Percentage*	**$**	**$**	**$**	
Total LFD Income Required *Pre-Tax Subtotal + Tax Install-ments*	**$**	**$**	**$**	

Name: Date:

THE LIFESTYLE DESIGNER™ SAMPLE

Instead of a constricting budget, The Lifestyle Designer™ allows you to decide exactly what you want in life and the passive income required to achieve that lifestyle. To start, think of what you want **today**.

Survival: Covers your most basic needs, including shelter, food, and bills.
Comfort: Basic needs are covered plus some additional comforts in life.
Luxury: A life that is most fulfilling by having enough to make you happy.

	SURVIVAL	COMFORT	LUXURY	NOTES
	Annual	Annual	Annual	
Housing/Utilities				
Mortgage	$10,000	$25,850	$25,850	
Property taxes	$4,000	$6,000	$6,000	
Insurance	$1,200	$1,200	$1,200	
Maintenance and repairs	$500	$1,000	$1,000	
Utilities	$2,000	$3,000	$3,000	
Internet	$100	$100	$100	
Cell phone	$50	$75	$100	
Transportation				
Vehicle payments	$0	$0	$0	
Gas	$3,000	$3,000	$3,000	
Auto insurance	$2,000	$2,000	$2,000	
Registration fees	$200	$200	$200	
Food and drinks				
Groceries	$15,000	$16,000	$20,000	
Dining out & take-out	$0	$2,000	$5,000	
Coffee	$0	$500	$500	
Healthcare/Medical				
Health insurance	$0	$0	$0	
Medical & prescriptions	$0	$0	$0	
Dental & vision costs	$0	$0	$0	
Personal Care				
Hair services	$300	$300	$300	
Spa treatments (massages, nail care, etc.)	$0	$200	$500	
Personal care items/ products	$200	$200	$200	
Gym membership	$0	$1,000	$1,500	
Supplements	$0	$675	$1,000	

Name: Date:

	SURVIVAL	COMFORT	LUXURY	NOTES
	Annual	Annual	Annual	
Entertainment/ Subscriptions				
Streaming services	$200	$200	$200	
Movie outings	$0	$500	$500	
Event tickets	$0	$500	$500	
Hobbies/crafts	$0	$500	$500	
Education/Childcare				
Tuition/Daycare	$0	$0	$0	
Camps	$0	$500	$850	
Activities/Sports	$0	$5,000	$5,000	
Books	$0	$0	$0	
Real Estate Investing Education	$10,000	$12,000	$15,000	
Pets				
Pet food/medication	$0	$0	$0	
Gifts & Hosting				
Birthday & Holiday gifts	$250	$500	$1,000	
Hosting costs	$0	$1,000	$2,000	
Shopping				
Clothing, shoes, etc.	$1,000	$1,000	$1,000	
Home decor	$0	$1,000	$1,000	
Vacations				
International Travel	$0	$10,000	$15,000	
Annual retreat with spouse	$0	$0	$7,000	
Bonus				
Boat Payments	$0	$0	$8,000	
Saving for new pool	$0	$0	$15,000	
Pre-Tax Subtotal *Total of all expenses listed above*	**$50,000**	**$96,000**	**$144,000**	
Blended Tax Rate Percentage	**25%**	**25%**	**25%**	
Tax Installments *Pre-Tax Subtotal x Your Blended Tax Rate*	**$12,500**	**$24,000**	**$36,000**	
Total LFD Income Required *Pre-Tax Subtotal + Tax Installments*	**$62,500**	**$120,000**	**$180,000**	

Name: Date:

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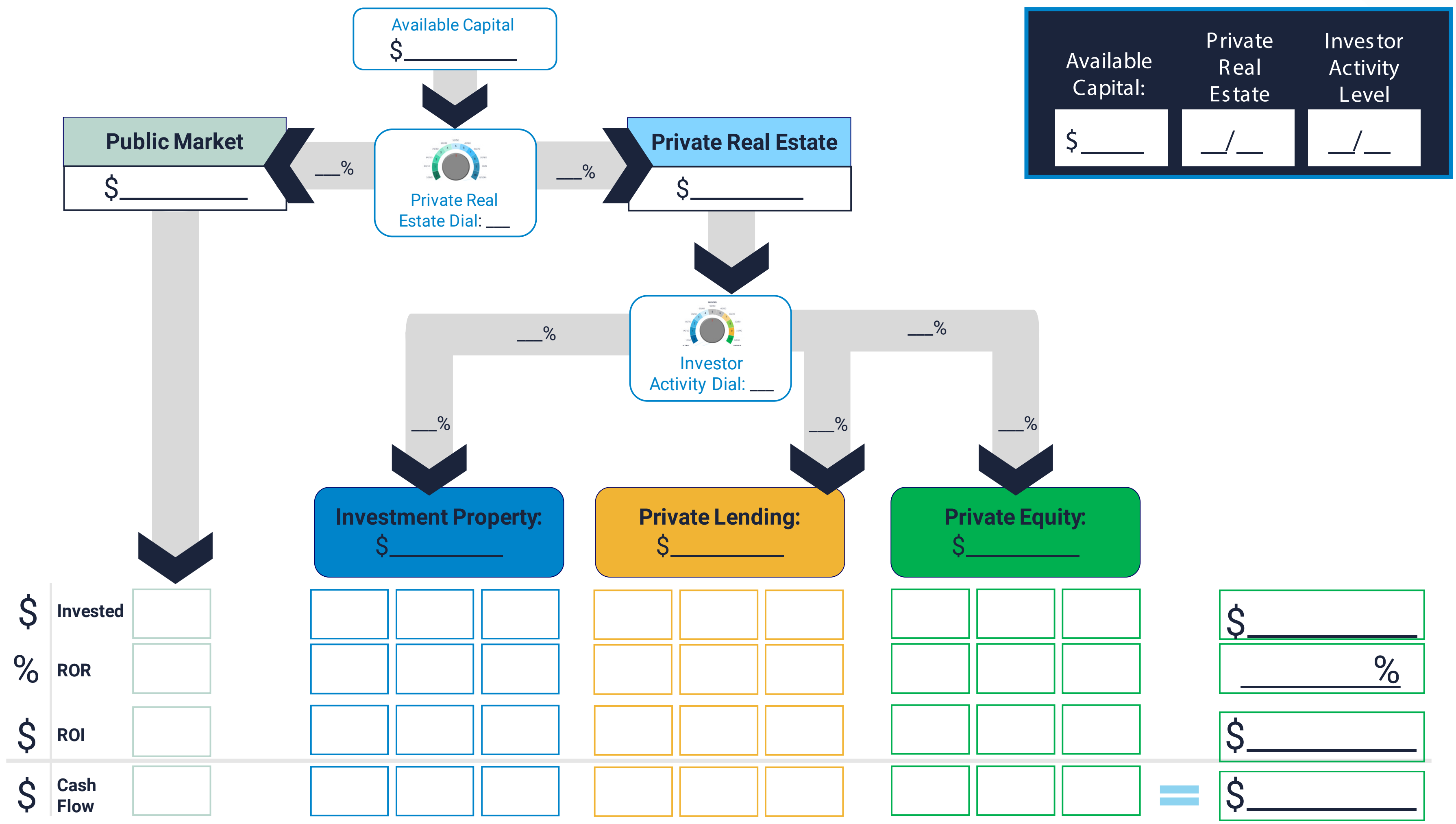
PART TWO

The Portfolio Maximizer™

THE PORTFOLIO MAXIMIZER™



Name: Date:

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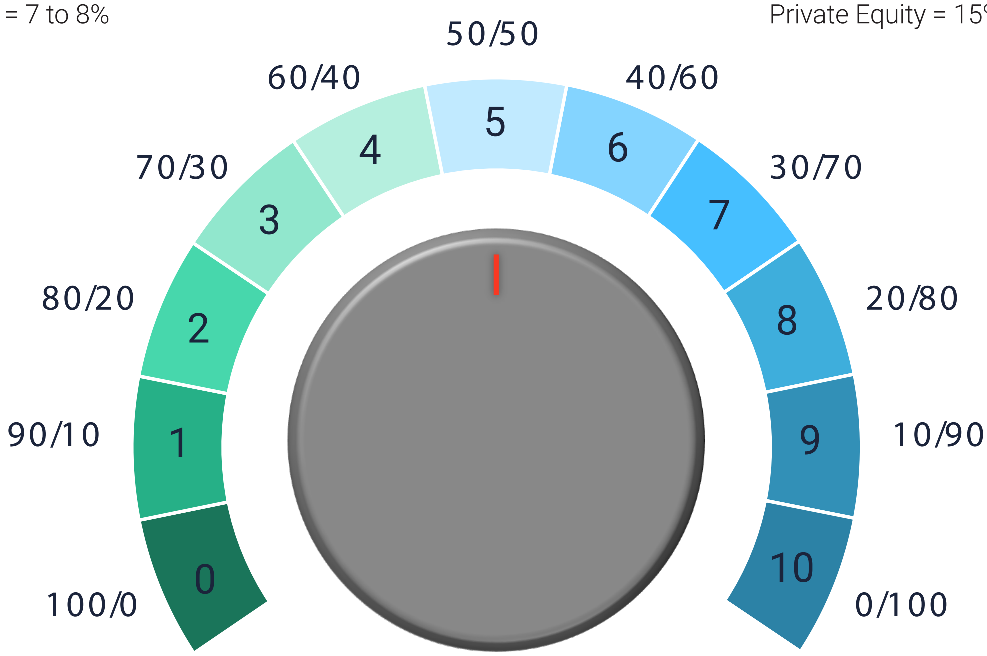
PART THREE

The Private Real Estate Dial™

THE PRIVATE REAL ESTATE DIAL™

Cash = -2 to -7%
Mutual Funds = 4 to 6%
Stocks/Equities = 7 to 8%

Properties = 25%
Private Lending = 10% (6 to 15%)
Private Equity = 15% (10% to 18%)



PUBLIC
Investment units are available for trade on public markets

PRIVATE
Investment units are only available through private companies or individuals

Today

___

(___/___)

In One Year

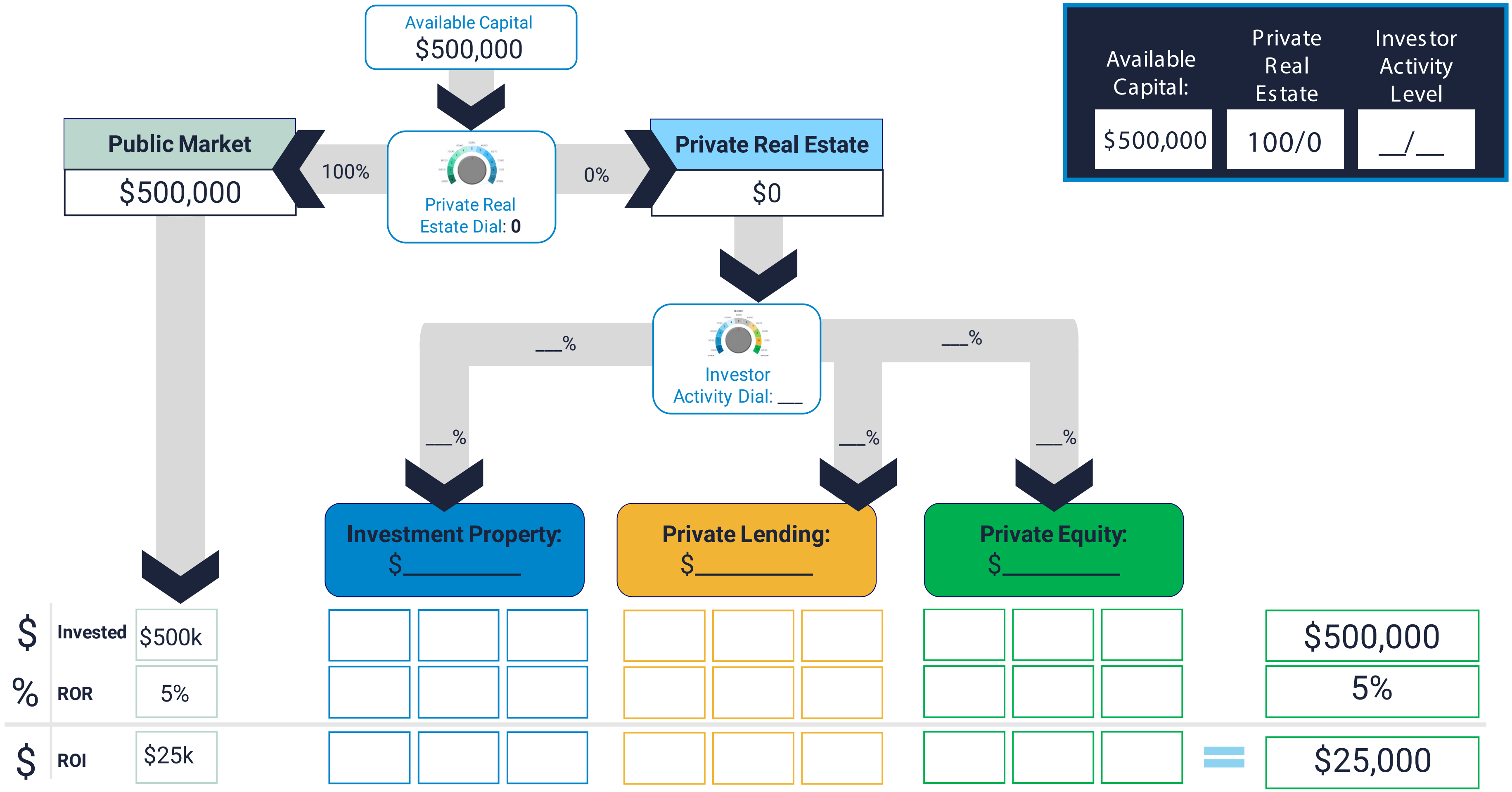
___

(___/___)

Name: Date:

THE PORTFOLIO MAXIMIZER™ SAMPLE

Portfolio 1 – Investment Ratio 100/0



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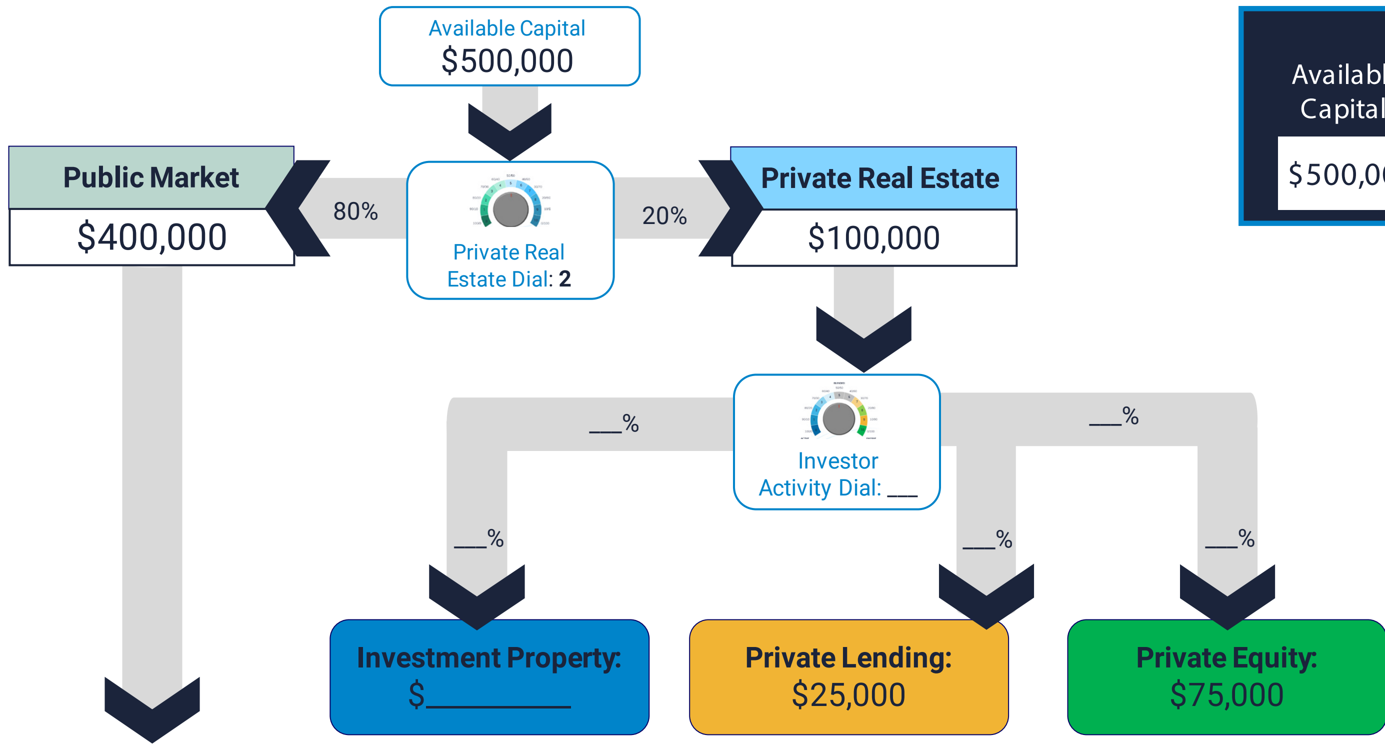
THE PORTFOLIO MAXIMIZER™ SAMPLE
Portfolio 2 – Investment Ratio 80/20

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

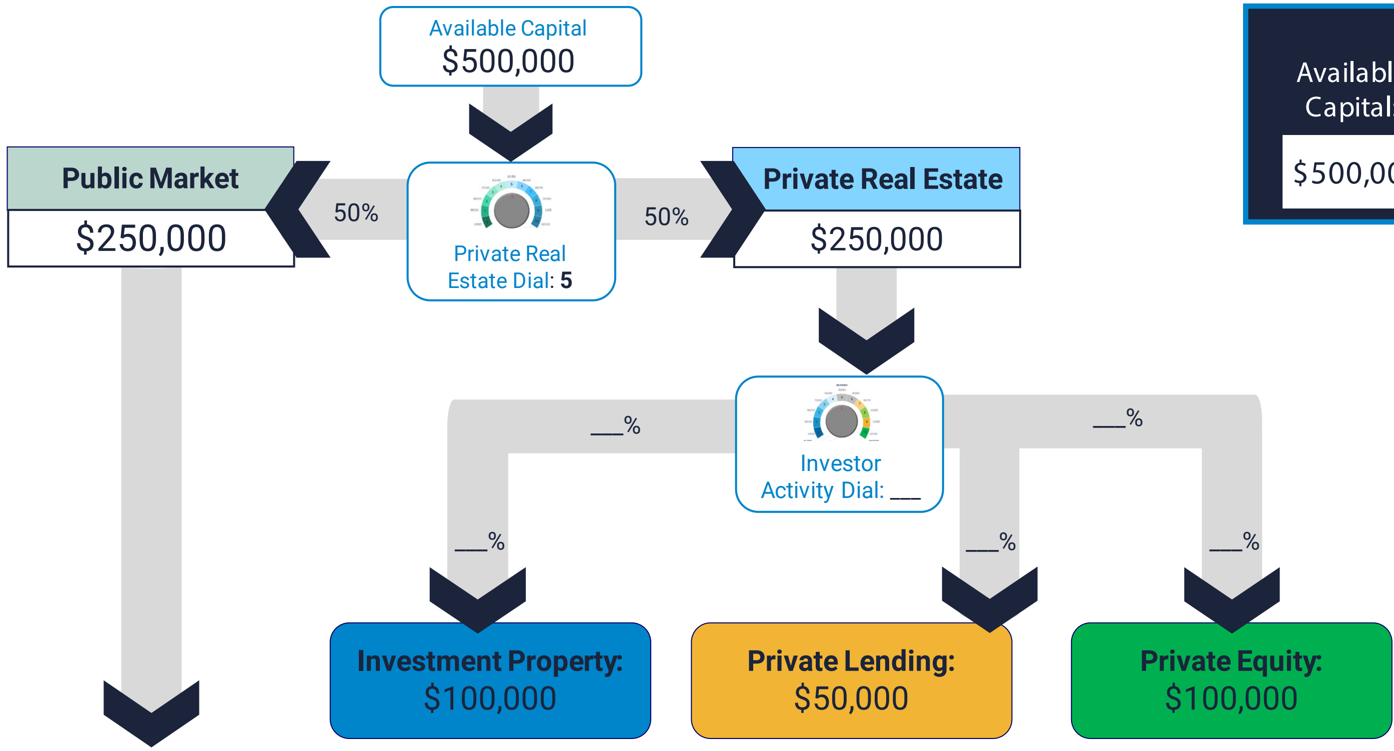


		Public Market	Investment Property			Private Lending			Private Equity				
$	Invested	$400k						$25k	$25k	$50k			$500,000
%	ROR	5%						8%	15%	18%			6.95%
$	ROI	$20k						$2,000	$3,750	$9,000		=	$34,750

THE PORTFOLIO MAXIMIZER™ SAMPLE

Portfolio 3 – Investment Ratio 50/50

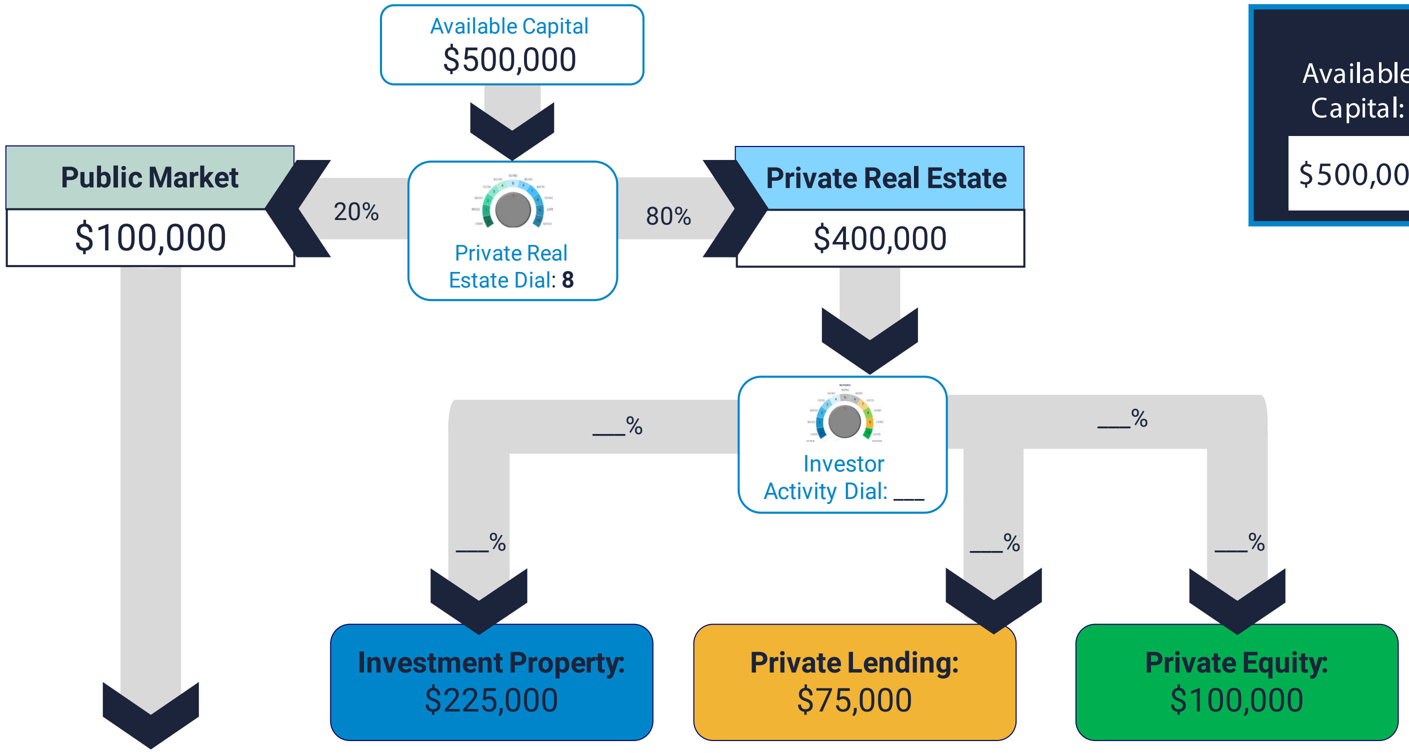
Available Capital:	Private Real Estate	Investor Activity Level
$500,000	50/50	__/__



		Public Market	Investment Property			Private Lending			Private Equity				Total
$	Invested	$250k	$100k			$25k	$25k		$50k	$50k			$500,000
%	ROR	5%	27%			12%	8%		15%	18%			12.2%
$	ROI	$12,500	$27,000			$3,000	$2,000		$7,500	$9,000		=	$61,000

THE PORTFOLIO MAXIMIZER™ SAMPLE

Portfolio 4 – Investment Ratio 20/80



Available Capital:	Private Real Estate	Investor Activity Level
$500,000	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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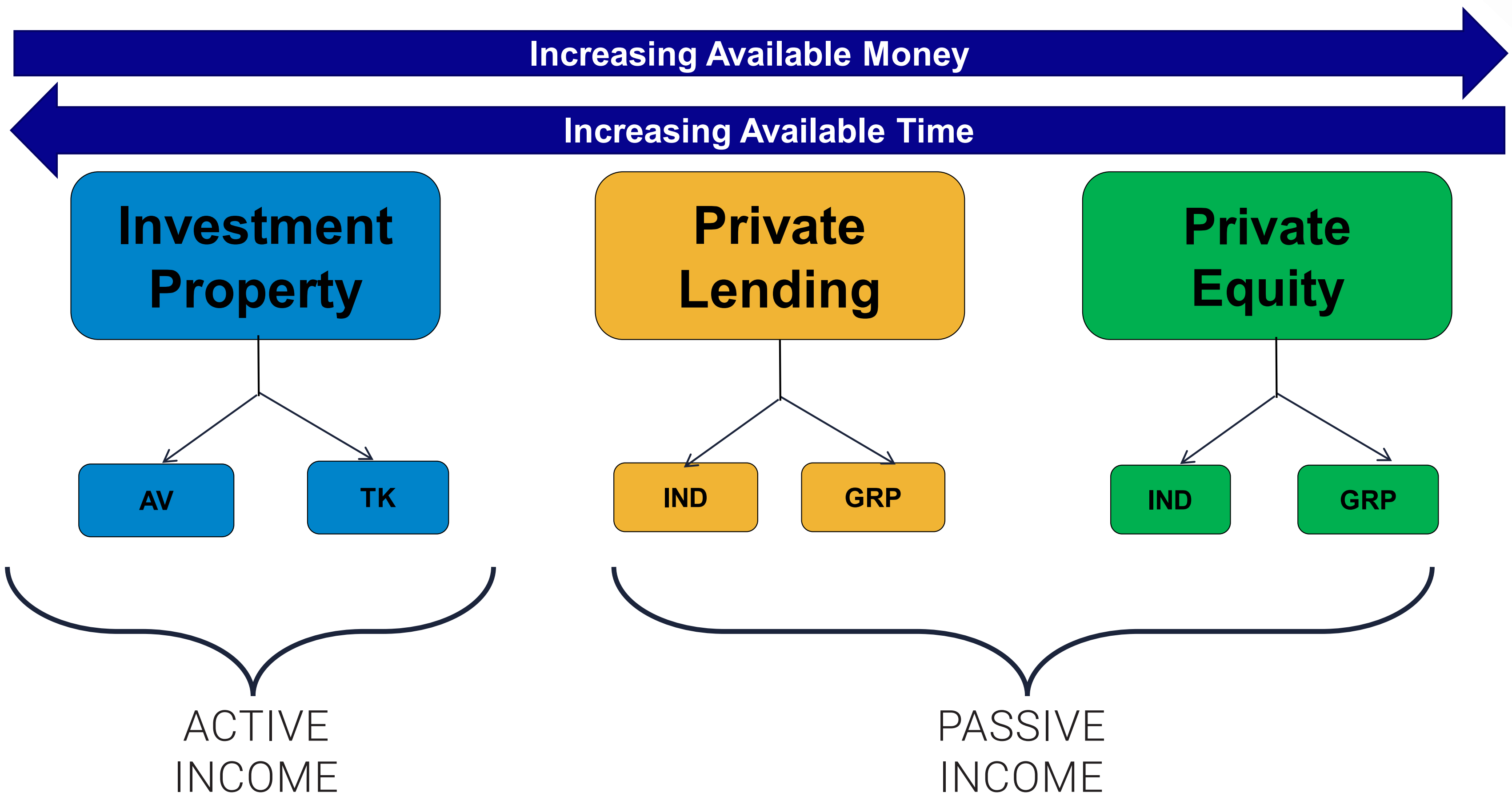
PART FOUR

The Building Blocks

THE 3 INVESTING STREAMS™ & 6 BUILDING BLOCKS



Name: Date:

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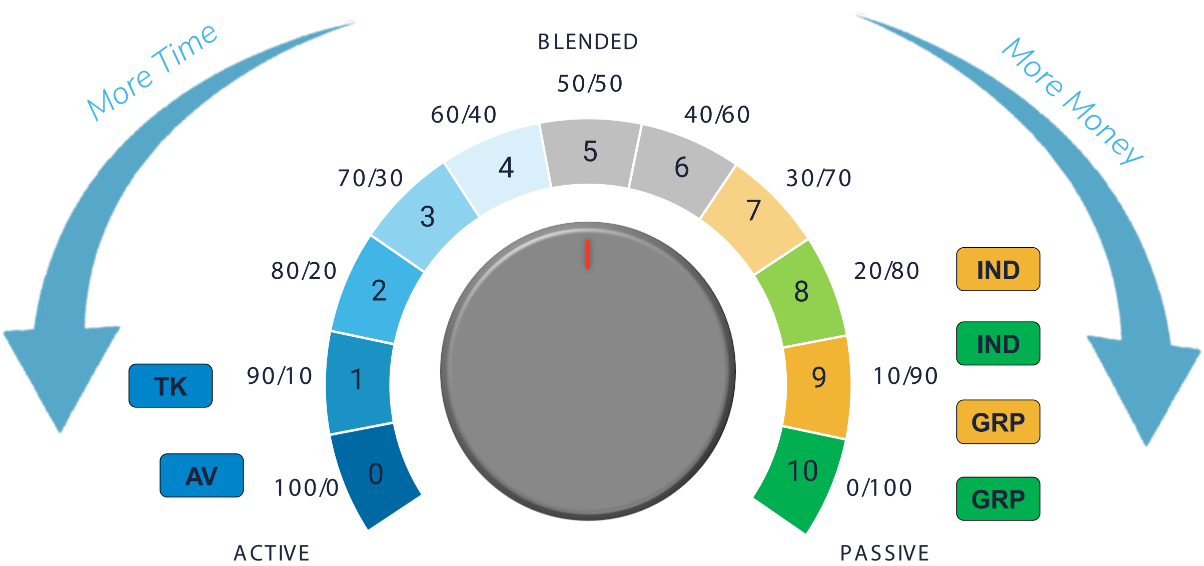
PART FIVE

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.

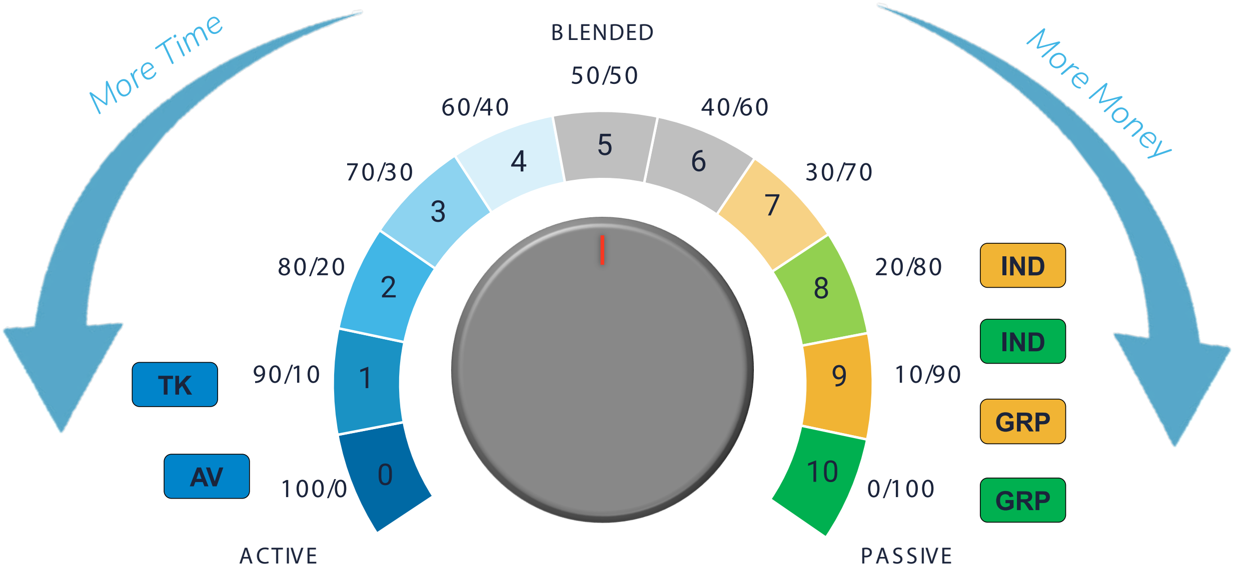
Example: Your portfolio consists of a mix of income properties, rehab properties and/or turnkey properties along with private lending and/or private equity investments. You like to diversify along two or all three of the investing streams. Your activity consists of managing your total portfolio along 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.

THE INVESTOR ACTIVITY DIAL™



Today

____

(____/____)

In One Year

____

(____/____)

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%
- **GPL** Right Guard Investments 10%

Private Equity

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

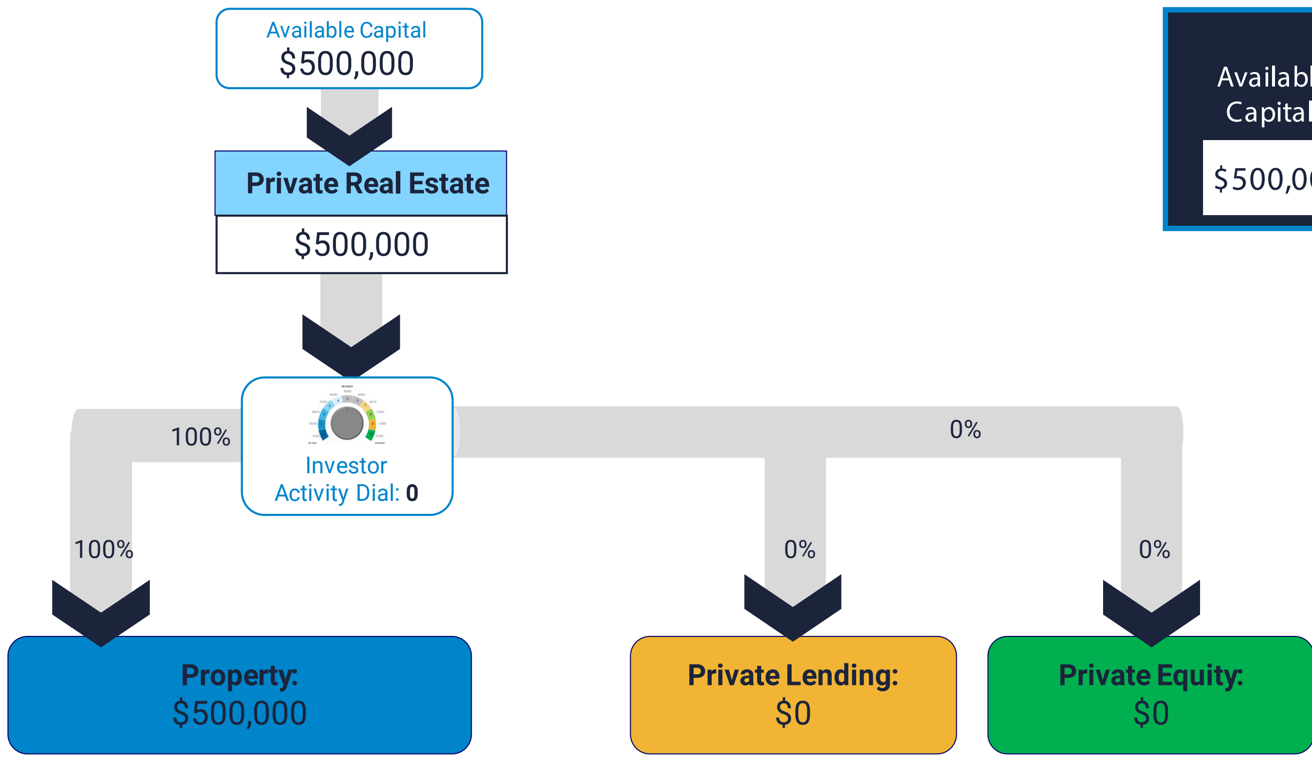
ACTIVE INCOME

PASSIVE INCOME

THE PORTFOLIO MAXIMIZER™ SAMPLE

Case Study – Fully Active 0

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



	Property				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

THE PORTFOLIO MAXIMIZER™ SAMPLE
Case Study – Blended 5

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

Available Capital
$500,000

Private Real Estate
$500,000

Investor
Activity Dial: **5**

50%

50%

50%

10%

40%

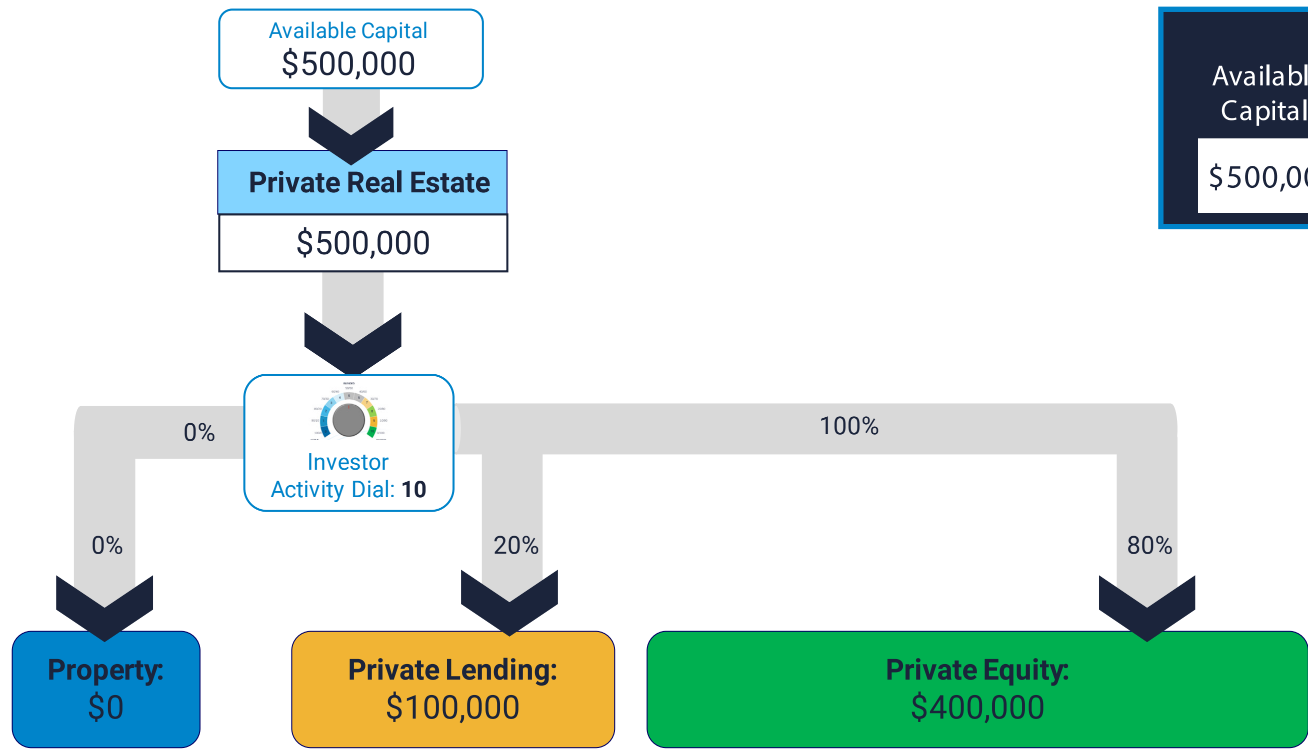
Property: $250,000		**Private Lending:** $50,000		**Private Equity:** $200,000					

	$150k	$100k	$25k	$25k	$25k	$50k	$50k	$25k	$50k		
$ **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 Passive 10

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



		Property	Private Lending		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

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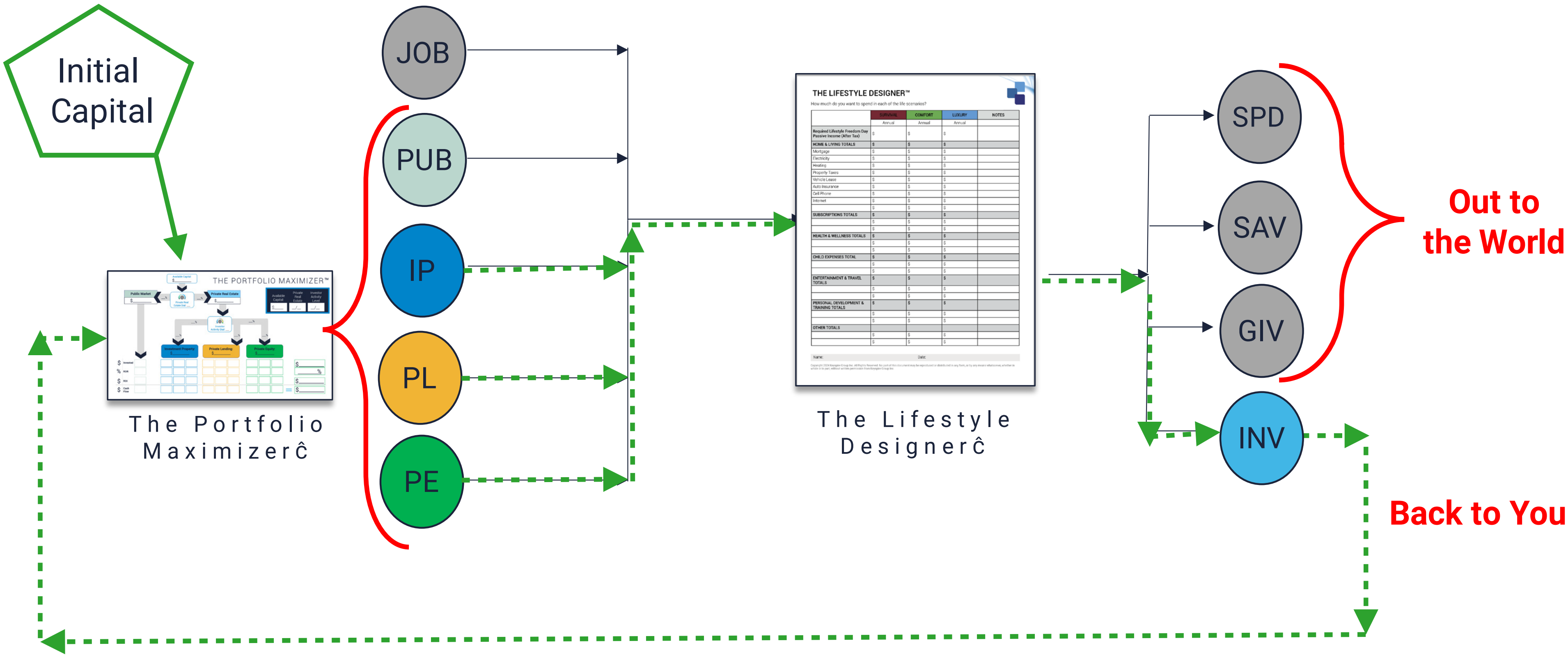
PART SIX

Reverse Engineering Your Portfolio

THE PASSIVE INCOME ENGINE™



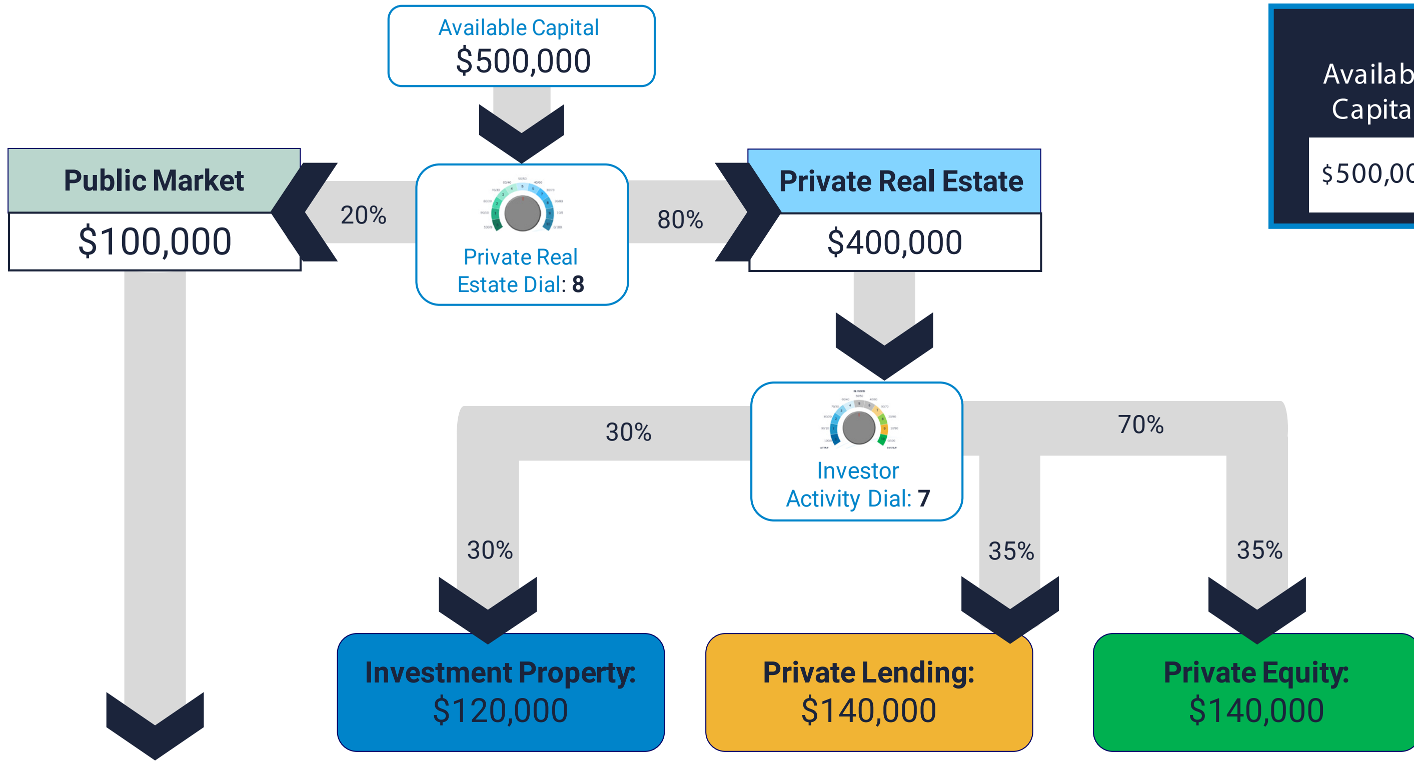
CASE STUDY - BOB AND JANE

Chosen **Lifestyle Freedom Day Required Income** *(also referred to as* ***Required Investment Return****)*	**$120,000**	1
Private Real Estate Dial™ number/ratio	**8 (20/80)**	2
Investor Activity Dial™ number/ratio	**7 (30/70)**	3
Placeholder for **Available Capital** *(also referred to as* ***Capital Invested****)*	**$500,000**	4
Build Your Portfolio Using the "Case Study Building Blocks" on page 50 and the information above, build a portfolio in The Portfolio Maximizer. To calculate ROI ($) for each investment: ROI ($) = Investment amount x ROR (%)	**--**	
Calculate your **Annual ROI ($)**	**$92,300**	5
Calculate the Portfolio Blended Rate of Return ROR = $\frac{\text{Annual ROI (Box 5)}}{\text{Capital Invested (Box 4)}}$ = $\frac{\$92,300 \text{ (Box 5)}}{\$500,000 \text{ (Box 4)}}$ = 0.1846 x 100 = 18.46%	**18.46%**	6
Calculate your Lifestyle Freedom Day Required Capital LFD Investable Capital = $\frac{\text{LFD Required Income (Box 1)}}{\text{Portfolio Blended ROR (Box 6)}}$ = $\frac{\$120,000 \text{ (Box 1)}}{18.46\% \text{ (Box 6)}}$ = $650,054	**$650,054**	7
For Bob and Jane to generate an annual return of $120,000 (Box 1) which is equal to their Lifestyle Freedom Day™, they will need to invest $650,054 (Box 7) at an annual blended rate of return of 18.46% (Box 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



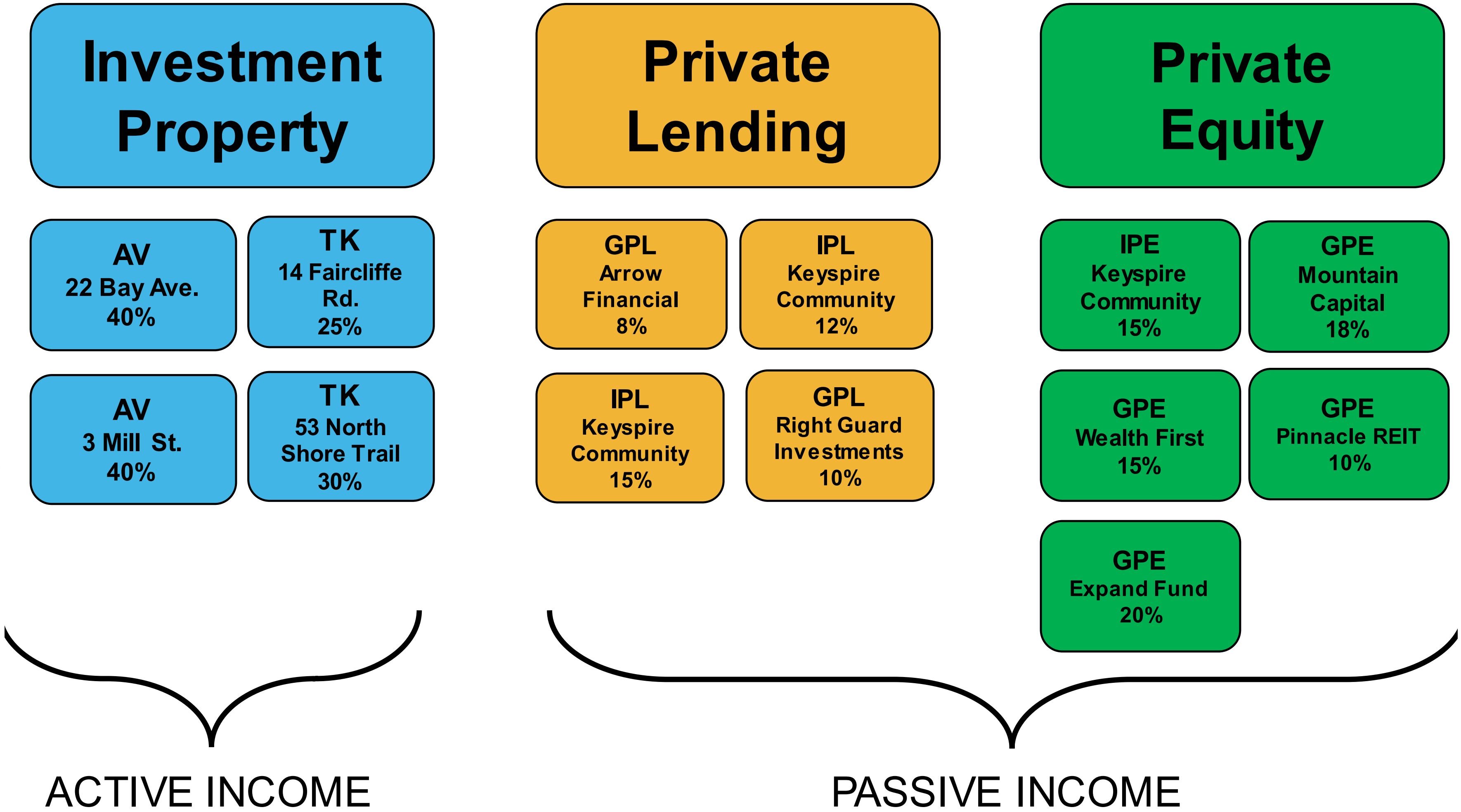
		Public Market	Investment Property			Private Lending			Private Equity				Total
$	Invested	$100k	$120k			$40k	$50k	$50k	$40k	$100k			$ 500,000
%	ROR	5%	40%			12%	15%	10%	10%	18%			18.46%
$	ROI	$5k	$48k			$4,800	$7,500	$5,000	$4,000	$18K		=	$92,300

YOUR TURN: BUILD YOUR PORTFOLIO

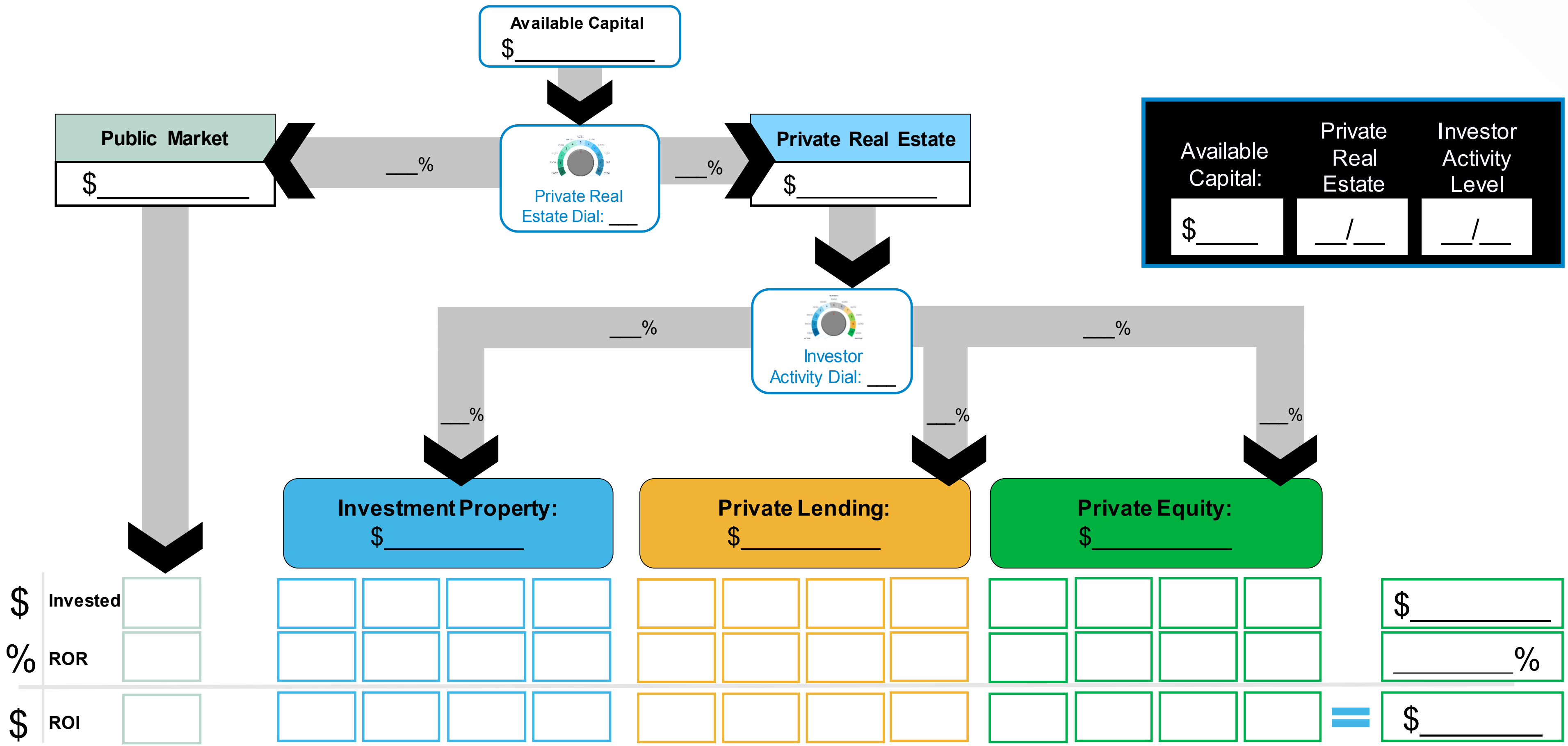
Chosen **Lifestyle Freedom Day Required Income** (pages 14-15) *(also referred to as* ***Required Investment Return****)*	**$**	**1**
Private Real Estate Dial™ "In One Year" number/ratio (page 24)	___ (___/___)	**2**
Investor Activity Dial™ "In One Year" number/ratio (page 37)	___ (___/___)	**3**
Placeholder for **Available Capital** *(also referred to as* ***Capital Invested****)*	**$500,000**	**4**
Build Your Portfolio Using the "Case Study Building Blocks" on page 50 and the information above, build a portfolio in The Portfolio Maximizer on page 51. To calculate ROI ($) for each investment: ROI ($) = Investment amount x ROR (%)	--	
Calculate your **Annual ROI ($)**	**$**	**5**
Calculate the Portfolio Blended Rate of Return ROR = Annual ROI (Box 5) / Capital Invested (Box 4) = $ ______________ (Box 5) / $ (Box 4) = ____________ x 100 = _________%	_________%	**6**
Calculate your Lifestyle Freedom Day Required Capital LFD Investable Capital = LFD Required Income (Box 1) / Portfolio Blended ROR (Box 6) = $ ________________(Box 1) / % (Box 6) = $	**$**	**7**
To reach your Lifestyle Freedom Day Required Income of $__________ (Box 1), you will need to invest $__________ (Box 7) at an annual blended rate of return of __________% (Box 6).		

Name: Date:

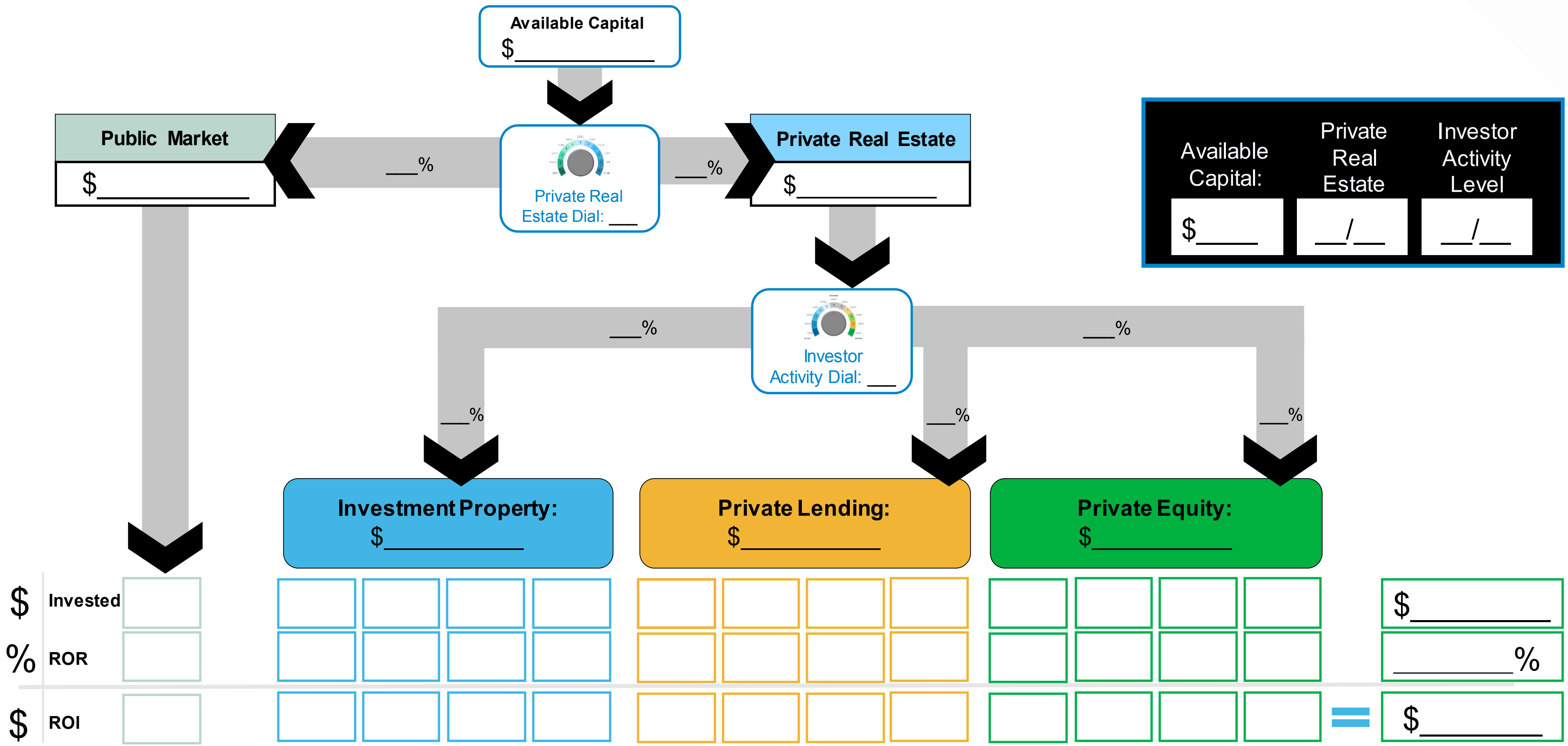
CASE STUDY BUILDING BLOCKS



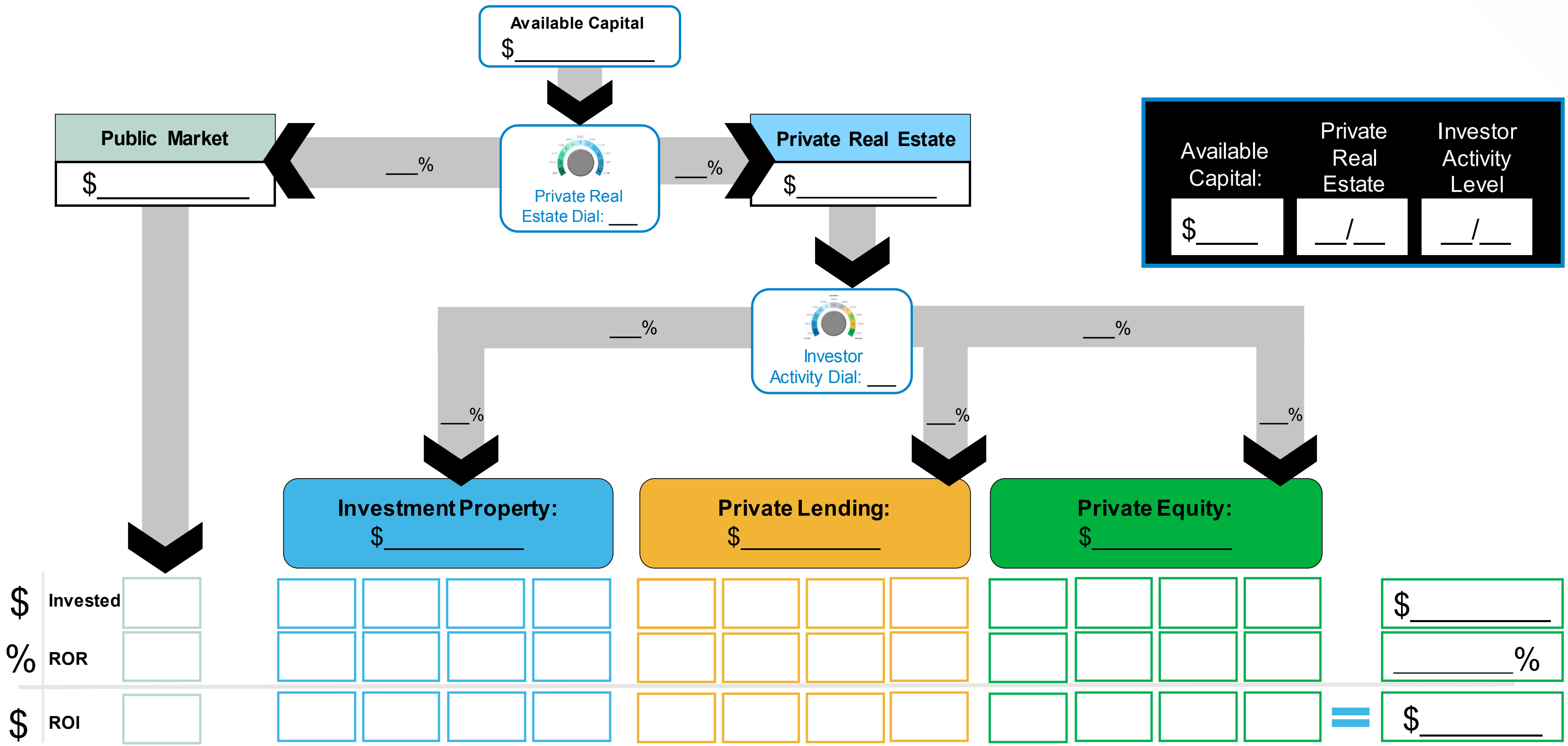
THE PORTFOLIO MAXIMIZER™



THE PORTFOLIO MAXIMIZER™



THE PORTFOLIO MAXIMIZER™



THE **QUARTERLY FOCUSER™**

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

THE **SUCCESS SCORECARD™**

Year:	Quarter:	Date Range:

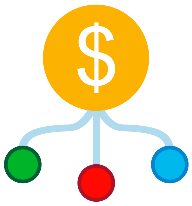
	I know I'm successful when...	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	**Result**
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															

CELEBRATION REWARD:

IMPROVEMENT NOTES FOR NEXT QUARTER:

Name: Date:

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:

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