

WILSON CROWE STRATEGIC WEALTH PRESENTS:

PHASE I: INITIATE

How To Initiate a Lasting Family Legacy

Imagine one of your great-grandchildren presiding over a family fortune of tens of millions of dollars - or even hundreds of millions of dollars.

And imagine that, whenever your great-grandchild receives a check to help pay for education, or to put a down payment on their first home, or to start a business or even to help survive financial disasters like medical bills, illness or disability, that your great-grandchild gives a quick toast to your memory.

Your great-grandchild toasts to you because you started it all. You amassed wealth and left behind a set of values and a financial legacy to shepherd that wealth.

Is this possible? Is it possible for you to not just leave your kids better off than you were, to leave a heritage, not just an inheritance, and to spark a financial legacy of wealth and empowerment that lasts for generations?

Yes, it is. It's possible to create a family fortune that lives on in perpetuity - benefiting generation after generation after you - and it's possible to do it without creating "trust fund babies" who know how to spend money and little else.

Instead, your life's work and accumulated wealth can be used to empower future generations. It can act as a launching pad for all of their endeavors, whether those are professional, academic, charitable or entrepreneurial in nature.

It's not easy and does take careful planning, but it has been done.

These key building blocks, the Family Legacy Rings, stack the odds in your favor to crush entitlement, invest in your heirs, and live your legacy.

These steps empower you to give your children and grandchildren resources, tools, people, and a structure to thrive.

Enjoy this complimentary guide, and feel free to apply these "building blocks" to your life and business immediately.

Build the life you love,

A handwritten signature in black ink, appearing to be 'John' or similar, written in a cursive style.

Building Block #1: Create a Family Trust

A key to securing a financial legacy is in how you live, including planning early and often.

Sam Walton, the founder of Walmart, gifted each of his kids 20% of the business when it was just a small five-and-dime store. Now the Walton children are some of the richest in America, in part because the estate was not split up or taxed heavily when Sam Walton passed away.

So whether you're wealthy today, or plan to be in the future, now is the perfect time to begin. And creating your family trust is the perfect place to start.

Why is a family trust valuable?

A trust will keep your assets out of probate court when you pass away, which is where the whole world gets to watch the courts distribute assets amongst your heirs.

It's public record forever.

And the last thing you want is some lawyer searching for a reason to sue your kids because they know what irresistible assets they inherited. A trust creates privacy that your children will learn to appreciate. *A trust also lets you take control of how your assets are distributed.*

Most probate courts will simply distribute shares of your assets to heirs if they're over 18 (or once they are 18). But a trust can be written to have stipulations, guidelines and incentives to make sure money is only distributed to heirs who are making wise decisions. Or to release portions of the assets over time as your heirs get older and more responsible. Or become a place to borrow money at preferred rates - you get to choose.

Plus, there are potential ways to avoid estate taxes and increase liability protection, keeping the financial predators from confiscating your wealth.

Make it about more than just money with a Family Constitution.

One of the unique elements our clients love is called a "statement of purpose" - also known as a Family Constitution. It is the preamble to your trust, in your words, not legalese. It is the key to passing on more than just money to your heirs.

It's your entire life philosophy and wisdom distilled into one document, which is put in the beginning of your family trust. This allows your trust to be dynamic and gives a platform to capture your values, philosophies, and key insights for generations.

Below is a short template that I used as a starting point to write a complete Family Constitution.

How impactful is this document?

How you write your Family Constitution is entirely up to you. You can keep it short and sweet like the example below, or expand it into a short book like my wife and I did. The important thing is that when your trust is set up correctly with this Family Constitution, you'll rest assured that you will leave sign posts to avoid costly mistakes, capture key lessons, and add value to your heirs beyond money.

Up next is Building Block #2. Free free to skip ahead, or read through this 2-page example of a Family Constitution:

Purpose of the Trust

I am establishing this Trust for my primary benefit during my lifetime, for my spouse's benefit and for our future children and later descendants thereafter for as long as there are trust assets available to do so. I have created this trust in such a way that it is my intention that it last for future generations and provides assistance to those future generations to live full, happy and complete lives. Due to the fact that this trust, and any subtrusts created hereunder, could go on for a long period of time, I recognize it is impossible, and probably unwise, for me to attempt to plan for every possible contingency that may develop in my descendants' lives, and I don't like the idea of doing so. Accordingly, I have left a significant amount of discretion to successor Trustees hereunder to make discretionary distributions and provide opportunities to our children and future descendants, as those Trustees being in the moment will undoubtedly be better situated to make an assessment of a particular expenditure or benefits being provided to a beneficiary. However, we are firm believers that what we desire to pass on is true human life value to our children and future descendants. This true human life value is not just money in the bank, but the collection of our life experiences, values, character, philosophies, ethics, etc. We intend to do all we can to expose our children and future descendants to these things and ideas during our lifetime. However, in the event we were to pass away prematurely, or in the case of future descendants we did not have the opportunity to know, we have decided to explain our general sentiment

towards many aspects of our lives below. I desire that whenever possible, the administration of this trust, especially determinations as to benefitting a particular beneficiary hereunder, be done in accordance with my stated purposes as described below, or at the very least in furtherance of my sentiments so expressed herein. I therefore direct that each and every Trustee that serves hereunder

shall read and become thoroughly familiar with my stated purposes and make determinations as to distributions to beneficiaries in a manner that, as closely as possible, reflect the sentiments described below. It is also my desire that our future descendants read this purpose of trust in its entirety and be given a copy thereof when they become beneficiaries hereunder and are able to receive distributions.

We hope that this section will give insight into who we are and what we stood for during our lifetimes. Therefore, my stated purposes in creating this Trust and providing for our children and future descendants are as follows:

1. **Faith:** We are called live and lead with unwavering faith, to trust God's plan over my own, seek His presence in all things, and walk in obedience with courage and humility. We will build our life and legacy on the truth of His Word, modeling a faith that is real, resilient, and active. Through every season, we aim to reflect His love, lead with purpose, and leave a foundation of faith that will guide generations to come. *"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge Him, and He will make your paths straight."* — Proverbs 3:5–6

2. **Health & Fitness:** Our greatest happiness does not depend on the condition of life in which chance has placed us, but is always the result of a good conscience, good health, occupation, and freedom in all just pursuits. "In health there is freedom. Health is the first of all liberties." - Thomas Jefferson

3. **Intellectual Pursuits:** "Intellectual growth should commence at birth and cease only at death." - Albert Einstein

We believe if you do what you are passionate about you will be more fulfilled. Whatever type of education is necessary we support. We are happy to pay for masterminds, courses and events, however we believe paying for something is more rewarding, so you are to pay that money back to your children with insurance so that they have the same or better opportunity than you did.

4. **Love:** All we can ask for is that you find someone with whom you share the love that we have. Marry for love only. If this is the case and you know you are making the right decision, we support and fully budget your wedding (after age 20).

5. **Family:** One of our major wishes is that you will want to spend quality time with your family and will do our best to create the right situations to foster this. We are interested in starting traditions, and in case they are not established when you read this, here are a few ideas:

- At a minimum, spend Thanksgiving together being truly grateful, not just eating turkey.
- Spend the week between Christmas and New Years together somewhere to talk about your great wins, challenges, and planning for the next year.

6. **Career:** (a) Like we mentioned in the past, we would like nothing more than for you to be fulfilled, and that means wanting to get out of bed every day to do what you love. (b) We plan on funding the building of your skills, and if you do what you do well, money will not be a problem, meaning that you can monetize your passion if you are creative. (c) If you go into business, use a coach and make sure that you set it up appropriately so you are protected.



Building Block #2: Hire Your Kids In a Business, Or Start One With Them

As business owners, teaching our children entrepreneurship can be extremely fulfilling, and can even help reduce your tax burden so you can keep more of your income and put it to good use.

The Benefits of Putting Your Kids to Work

In the US, your company can hire your kids, pay them around \$12,200 or less per year, and in most cases your business gets a write-off that lowers its tax liability.

This strategy works because neither your kids or your household are taxed on the wages, as long as you follow the rules.

Employing your kids also provides several other benefits, including:

- Allowing your children to learn the value of work
- Giving them insight into the family business
- Training them in entrepreneurship
- Providing you with a nice tax deduction while giving your family another source of tax-free income

Here's How It Works

Each child can earn up to the standard deduction allowed by the IRS and not owe any tax at all. So currently you can pay your child who is under the age of 18 around \$12,200 or less per year and 100% of that income can be tax-free for them.

And since you get to take that as a deduction on your business, you will get a tax break according to your highest marginal rate. This could amount to as high as a \$4,575 tax break for each child you hire.

Now generally, it's a bad idea to spend a dollar to save forty cents. You never want to let the tax tail wag the dog. So if you use this strategy and simply let your children blow the money on candy or video games, it may not be such a great deal. However, there are ways you can make this tax strategy much more efficient and beneficial to both you and your child.

Ways to Make This Strategy Work Even Better

Since you actually have to pay your child for work performed (and not just say you do), set up a separate bank account for each child to have their “paychecks” deposited. Then have the children use this money for all the things you would normally pay out of your own pocket. I added mine to the payroll with auto-deposit.

For example, they can now pay for their own:

- Sports or music lessons
- Airfare on your next family vacation
- Clothes, computers or recreation
- Cell phones, including the monthly service

In this way, your child develops a realistic sense of how much things cost. It also combats the entitlement mentality that giving your child an “allowance” can inadvertently cause.

It also gives your child a sense of satisfaction knowing they are self-sufficient with many of their own living expenses. The benefit to you is that you end up with less out-of-pocket expenses to provide for items that go above and beyond their day-to-day requirements.

Here are just a few simple ideas to get the wheels turning in your mind:

1. Office management including running errands, making coffee, tea or other snacks for employees
2. Actor or model for your website or marketing materials
3. Competitive research on the Internet or updating you on social media trends
4. Product testing and feedback
5. Office building cleaning or simple repairs
6. Business travel companion as support
7. Rehearsal partner for a speech
8. Event support including introducing speakers and especially you
9. Content capture and editing (video)
10. Data entry
11. Appearances in ads (voice, video, etc)
12. Guest on social media marketing content
13. Product testing and feedback
14. Landscaping and/or snow removal for home office or office

It’s important to note that everyone’s situation is different, so be sure to consult with your tax specialist to identify the right course of action for your business and family.

Building Block #3: Initiate the Rockefeller Method

Would you like to increase your retirement income by 30-40% without disinheriting your family?

Would you like your children and grandchildren to have the opportunity to live happy, productive, and abundant lives - without any fear that they'll squander the family fortune you worked so hard for?

It doesn't matter how much of a fortune you have or don't have today. You have the power - right now - to change your family's financial destiny forever.

It's a financial strategy where you combine the raw power of over-funded, Whole Life, cash value insurance with a Family Trust to create something we call the "Rockefeller Method".

"Keep the Money Together"

In the 19th and early 20th centuries, two of America's wealthiest businessmen amassed incredible fortunes that each separately towered over the fortunes of Bill Gates, Warren Buffett and Mark Zuckerberg combined.

Their names were Cornelius Vanderbilt and John D. Rockefeller.

When Vanderbilt died in 1877, he was the richest man in America, with more money than the US Treasury held at the time. When Rockefeller died in 1937, he was the richest man in US history. Both intended their legacy and fortune be passed on for generations, however, only the Rockefellers still stand today.

The difference?

The Rockefeller family *kept the money together* using three key strategies that make up the "Rockefeller Method":

1. Design trusts that protect the fortune as much as possible for taxes, lawsuits and spendthrift heirs. Direct how money can and cannot be spent.
2. Own nothing and control everything.
3. Create a perpetual family bank using a Cash Value Insurance policy.
4. Pass along your values so that your vision doesn't stop with you.

Setting Up a Family Financial Structure

With a properly set up "Family Trust", you'll be able to pass on a set of values along with your financial legacy, instead of just a pile of money for everyone to fight over. In your trust, you can specify how, why and when family members access money in the family bank you set up. This empowers future generations to be productive, not entitled.

For example, you can set up a trust where any descendant of your family has the opportunity to use that money for an entrepreneurial program, mastermind program or certain types of education.

In order to access money they would write a plan to the board of the trust, saying, "I'd like to go to this program, and it costs this much money, and I'd like to borrow that money from the trust." *It is, in essence, a family bank.*

The trust allows this loan due to the investment in education, the expansion of the individual's ability to create value and earn a living, but it is imperative for that individual to have a cash value insurance policy that protects that trust.

What Happens When a Child Is Born

Thirty days after a beneficiary of the trust is born, the trust takes out a life insurance policy, for the maximum amount of insurance a company will offer. That way, if the borrower ever pays the money back, it's not detrimental to the survival of the trust.

They have restrictions on how much they can borrow, and if they are not able to pay it back in full, the trust will be made whole again by the life insurance. And if or when they do pay it back, the interest on that loan is NOT getting paid back to the government or to a banking institution, but back into the family trust, keeping the family strong and profitable.

This is one way the Rockefeller family has protected and grown their family fortune while other wealthy families have become paupers in one to two generations.

Here's how to start building your legacy today...

The first step in getting the Rockefeller Method implemented is to set up your own personal Whole Life, cash value system ASAP. It doesn't matter how much you are making right now. You can even start if you're making minimum wage.

Immediate and consistent action is the key to building wealth. You start by creating a separate "sweep" account. This is where your extra money goes.

It's all about "Paying Yourself First" and making it automatic.

So before you pay your bills, before you buy groceries, before you go have fun, ALWAYS set aside a set portion of your income to save.

In other words, **the first bill you pay each month should be to your personal savings.**

For now, this can be a simple bank account if you want. The important thing is to create an automatic sweep of a set percentage of your income into this account. The percentage can start as whatever you want. I call this process The Value Capital Accounts, beginning with a way to capture wealth through automation and create wealth with a cash value insurance plan.

Right now the amount or percentage isn't important. The key is to start the habit now. The only way to start building wealth is to be 100% committed to paying yourself first.

Why pay yourself first?

Here are three reasons to start paying yourself now instead of waiting until you "have enough":

1. When you pay yourself first, you mentally establish saving as a priority. You tell your subconscious YOU are more important than the water company or the cell phone bill or the landlord. This is a powerful motivator and the key to growing wealthy.
2. Paying yourself first promotes healthy financial habits. Most people spend their money in this order: bills, fun, saving. It's no wonder personal savings are at the lowest levels ever for the middle class. When you set the money aside before you rationalize reasons to spend it, you are adopting the Win Then Play mindset.
3. By paying yourself first, you build a liquid peace of mind fund with real-world applications. In short, paying yourself first gives you freedom - it opens a world of opportunity.

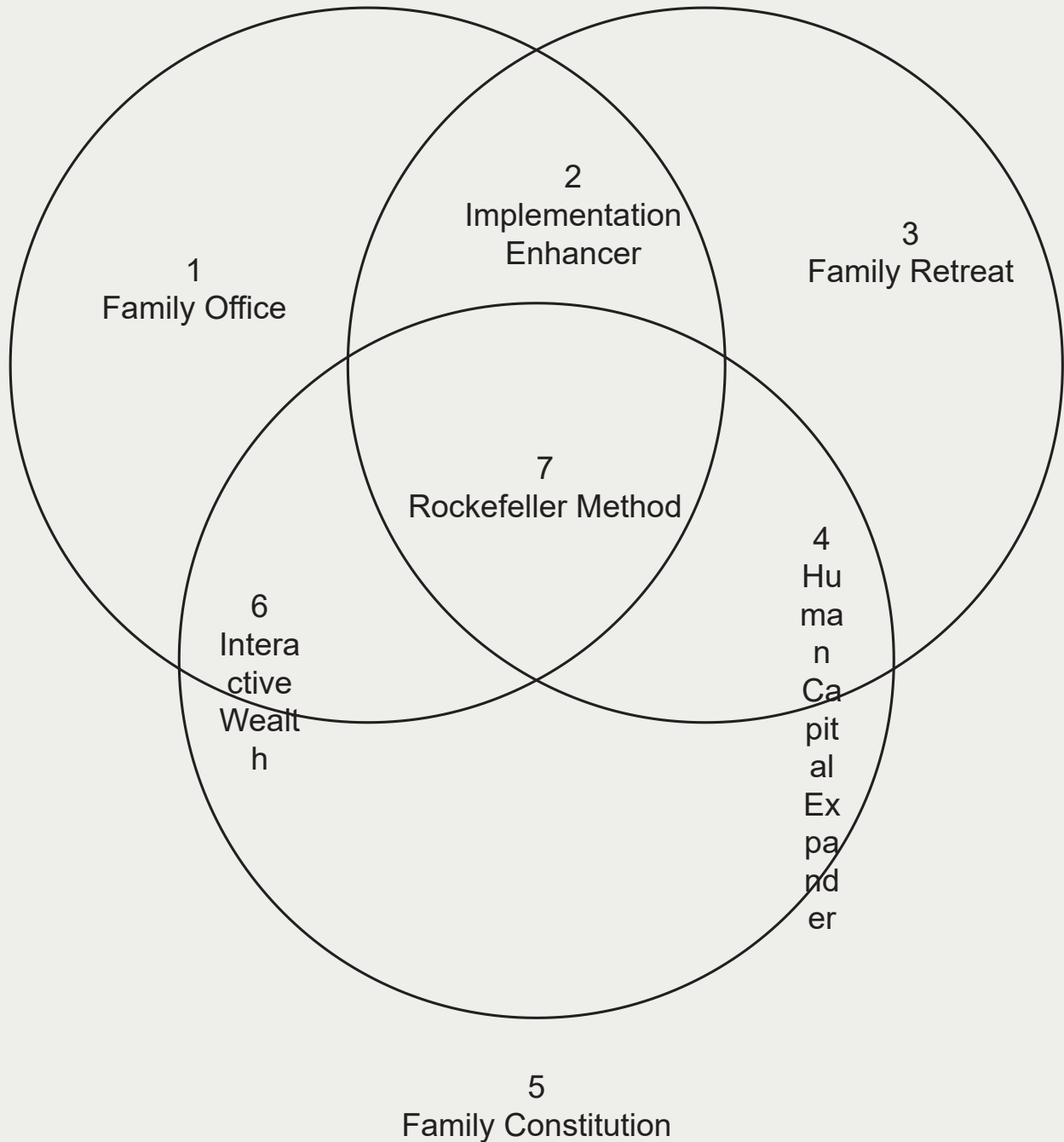
WILSON CROWE STRATEGIC WEALTH PRESENTS:

PHASE II: LEGACY

The Family Constitution

The Family Legacy Ring

This workbook emphasizes one of the three key family components, the Family Legacy Ring. The intention: to stack the odds in your favor to create a legacy that lasts by building your Family Constitution.



1. **Family Retreat:** In order to have your estate plan become something your family intimately knows, it requires conversation, structure and living by example. Having regular meetings with agendas, identifying family rules and creating a structure for rhythms and rituals is essential to perpetuate the non-monetary aspects of legacy. Recurring meetings and retreats allow a transfer of philosophy and further creation of family traditions, rituals and insights where these critical factors live in the hearts and minds of your heirs (rather than only on legal documents or solely in your own mind). The meetings, rituals and traditions create space and time for refinement, buy-in (people support that which they help to build), and development of what your family stands for.
2. **Family Office:** Steve Jobs, IBM and so many iconic companies attribute A-teamers to their exponential growth and success in business. In finance, the secret sauce is the same. The Rockefellers knew it (6 generations strong), the Vanderbilt family didn't (3 generations money gone). It requires the same philosophy for perpetuating and protecting wealth, an integrated A-team.
3. **Family Constitution:** The United States Constitution is the oldest and the shortest written constitution in the world. Its 4,400 words have played a crucial role in limiting government and creating freedom. A carefully crafted Family Constitution is designed to do the same.

The purpose of the US Constitution is to protect (not grant) the natural rights of life, liberty, and the pursuit of happiness as contained in the Declaration of Independence and the right to property as espoused by John Locke (*The pursuit of happiness replaced property in the Declaration of Independence*).

A Family Constitution can protect equal rights, not provide equal things. Through proper incentive-based planning, a Board of Trustees, and an articulated philosophy, your heirs can benefit when they are wise stewards over the resources provided but are not entitled to anything if they choose to do nothing.



The Family Legacy Event and Workbook

Not one of the Founding Fathers could have come up with the much-needed Constitutional formula by himself, and the delegates who attended the convention knew it. At that very moment the states were bitterly divided. The Continental dollar was inflated almost out of existence. The economy was deeply depressed, and rioting had broken out. New England had threatened to secede, and both England and Spain were standing close by, ready to snatch up the (dis)United States at the first propitious opportunity.

Writing a Constitution under these circumstances was a frightening experience. None of the delegates had expected the Convention to require four tedious months. In fact, within a few weeks many of the delegates, including James Madison, were living on borrowed funds.

From the opening day of the Convention it was known that the brainstorming discussions would require frequent shifting of positions and changing of minds. For this reason, the Convention debates were held in secret to avoid public embarrassment as the delegates made concessions, reversed earlier positions, and moved gradually toward some kind of agreement. Even though your Constitution is critically important and essential to your family, you won't be feeling nearly the same pressure.

Your family is an ongoing concern. After you die, there will be heirs. The Family Constitution will be there to protect your legacy and benefit your family for generations to come. The significance of having a Family Constitution can provide massive value to perpetuating, preserving, and protecting your legacy for years to come.

Your Family Constitution may be referred to as a Statement of Purpose inside of your trust. This is used as a guideline, written in your own words, for those that manage and benefit from the trust. Through distilling your core philosophies, articulating your values, and leaving signposts of your most important insights for generations to come, you can highlight contribution, creation, and connection that has been instrumental in your own success and happiness (to stack the odds in your heirs' favor to live their best life as well).

The limitation with most estate planning is the overemphasis on passing on money tax-free without the proper structure to capture non-monetary assets and human life value that would otherwise be lost.

The legalese that is required for a trust to be properly implemented upon death is only part of what makes this work. Those words are not something your heirs will be inspired to read nor will it leave breadcrumbs, incentives, or ideals that can live on in their life. Adding a Family Constitution allows you to pass valuable information along to the next generation so that just like with money, they're not only learning by mistakes and tough lessons. This allows you to leave behind an intellectual legacy of faith, wisdom, knowledge, and values.

Legacy

How do you define legacy?

What does legacy mean to you?

What are you currently doing to establish and live your legacy?

What contingencies do you have in place to insure your legacy?

What things are you not doing that would be essential to building your legacy?

What are your best practices that you would like to continue to do more of in order to create your legacy?

Ingredients For Constructing Your Family Constitution

The following questions are designed to extract initial ideas and insights you want to add to your Family Constitution. If you get into flow, there is no need to use these questions. They are here to support the development of your Family Constitution. You will edit and refine later, so forget about grammar or perfection and capture the main ideas.

- What are the biggest mistakes in your life and what did you learn from them?
- What have been the most meaningful choices/decisions you have made and what was your process?
- What are some of your keys for success?
- What are some of your creeds that guide you in life?
- What are the most important things you would want future generations to know that have been instrumental in your success?
- What traditions have served you the most?
- What have been the most important things you do to live a life you love?
- What ideas and philosophies were passed down to you by your ancestors that still serve you well?
- Do you have any formulas that support you in your success?
- What are the most important things you want future generations to know about you and what you stand for?
- What things have you done in business that would translate to supporting your family as an ongoing concern as well?
- If you could leave your heirs with only one thing (not money) what would you want to leave to them?
- What structures do you have that support your success?
- What have been the greatest lessons and insights you have from your key relationships and mentors?

Notes

Of all the names you have listed, did any keep recurring?

- 1. _____ 4. _____
- 2. _____ 5. _____
- 3. _____

If you could only keep one name, who would it be?

- 1. _____

If you could keep two, who would it be?

- 1. _____ 2. _____

If you could keep three, who would it be?

- 1. _____ 3. _____
- 2. _____

If you could keep four, who would it be?

- 1. _____ 3. _____
- 2. _____ 4. _____

If you could keep five, who would it be?

- 1. _____ 4. _____
- 2. _____ 5. _____
- 3. _____

Appendix

Excerpts and Ideas for a Family Constitution

Adam Smith's Free-Enterprise

1. Specialized production -- let each person or corporation persons do what they do best.
2. Exchange of goods takes place in a free-market environment without governmental interference in production, prices, or wages.
3. The free market provides the needs of the people on the basis of supply and demand, with no government-imposed monopolies.
4. Prices are regulated by competition on the basis of supply and demand.
5. Profits are looked upon as the means by which production of goods and services is made worthwhile.
6. Competition is looked upon as the means by which quality is improved, quantity is increased, and prices are reduced.

Excerpts from **Wilson** Family Constitution: Finance Philosophy

- Money is a man-made tool of efficient exchange. It is a byproduct of value creation. Although money may be finite, the number of times it can be utilized to facilitate exchange is infinite. In order to have money, it is essential to be a wise steward according to the scriptures and accountable to being productive with money.
- Inflation is actually the devaluation of the standard of value known as money; therefore cash flow is superior to Net Worth.
- It is not only possible to have a lot of money and be spiritual; wealth and spirituality go hand in hand.
- No one individual is an expert in everything when it comes to finance.
- No one cares more about your money than you, so be a steward over your money.
- No amount of luck, discipline, rate of return, or savings will ever matter if one cannot overcome the scarcity mentality, which will inevitably destroy wealth.
- Abundance can exist because even if there is a finite amount of money, it can change hands an infinite number of times through exchange and will build wealth when that exchange is through solving problems, creating value, and serving others through Purpose.
- Prosperity is evidence of value creation.
- Personal legacy begins today and during one's lifetime. When money and Purpose are aligned, legacy is lived. It's not just when one dies.
- There is richness to experience, to building knowledge that will be used to serve others, and ultimately increase daily production.
- Building one's Purpose is key in building one's net worth; it is, in fact, the only true financial security that exists.

Financial Vision

- I envision a world with Purpose as the number one priority for wealth.
- I envision a world where money serves Purpose rather than is the deterrent or obstacle.
- I envision a world where business owners invest in alignment with purpose and make money from their purpose.
- I envision a world where business owners have the fuel and commitment to fund their passion.
- I envision a world where money is no longer the primary reason or excuse for people doing or not doing anything.
- I envision a world where money is put in the proper place, behind purpose.
- I envision a world where financial security comes from Purpose.

Financial Purpose

Financially, our family will no longer be held captive to false beliefs, limiting and confusing beliefs that limit their progress and happiness. Purpose can now be the main focus in their life and of their finances. Investing becomes aligned with Purpose and brings forth more wealth for everyone. This allows my future kids to live a better life (and your kids to live a better life), for me to have more freedom and ultimately to live my passion and deepen my abilities and expertise. When fears about money are removed, relationships improve, health improves, we are no longer slaves to money, our thoughts become free, and we experience true freedom that is only found in Christ Jesus.

I can focus on what is most important and I work because I want to, never because I have to in order to make money. This creates clarity and allows for the mission to be the driver. My family feels secure and their thoughts can focus on happiness and creativity when money flows. I can expand my reach, my business, my education, and initially it grabs people's attention so they can hear the real message. It allows me to be a leader in a time of crisis, not a follower. When money is not the primary concern, the other areas of wealth are now more possible to focus on, to build. This creates conditions of peace and growth and solves the problems that many face.

If you feed your head with powerful thoughts, through study, meditation/ prayer and connection to God, great things will inevitably happen.

Passion is a fuel for intellect, and experience is superior to merely studying. Worry is the enemy of intellect.

Questions are the gateway to intellect; curiosity and being open to asking things gives a deeper understanding.

Simplicity is organized intelligence. Energy

flows where attention goes.

I engage in conversations that create the conditions for growth, brainstorming, and wealth creation.

Through meditation and journaling on a daily basis, I have clarity that allows me to unveil my Purpose.

I create an environment where people bring their best and live to their highest potential of value creation.

Travel somewhere or host someone at your house at least monthly who is intellectually engaging and stimulating, allowing you to expand your knowledge.

Always create an intention to any conversation so it can be powerful and memorable (as if it was your only opportunity to talk with someone or that you would be remembered by the conversation).

Interview people regularly; do interviews to stay sharp and inventive and invite the best to speak at events and stay at your house to further the conversation and build more wealth.

Questions to get to know someone: What is the single greatest lesson you have learned in your life? If you could have a conversation with yourself ten years ago, knowing what you know now, what would you say? What are the most important things in your life and business? What are the things that work in your life and why? What do you read and whom have you studied? Who have been your mentors? What are your daily rituals that lead to success?

Being healthy and active increases performance and is a way to feel better in all areas of life. Health is foundational to success in all areas of life. When health is working it can be a sign that all other areas of life are working and can create more energy and conditions for creativity. A healthy body creates space for a healthy mind. Health gives way to abundant thinking and removes the consumption of self-doubt, self-conscious negative thinking, and instead allows for the space to think clearly. Exercise is a key expression to investing in oneself and, therefore, expanding the possibilities of energy and expression of Purpose.

I have no control over my chronological age, but I can exercise a tremendous amount of control over my biological age. I can choose action that will improve my body and cause it to look and feel younger.

Character is a muscle that must be exercised to be consistent in all existence and reality. Character is consistent in an ever-changing external environment and comes from within.

Values are the guiding beacon for character. Choose principle over people. Character must be consistent, especially in dealing with other people.

Character is a commitment and can never be less than 100 percent commitment; otherwise, it is merely an interest.

Any missing piece in this premise means that someone else's persuasiveness may lead one astray without defined character and values.

Integrity is gained by doing what I say I am going to do, when I am going to do it, or at a minimum honoring my word by communicating and making a request to the party I am working or communicating with to invent a new possibility.

The most powerful times to have integrity are when it is difficult or if it stretches you or if you don't feel like handling it.

Enjoy great restaurants, great places, and experiencing the world in fine hotels and extravagant cities as a way to enjoy the fruits of labor.

Be a steward over the things you have, therefore, do not have so much that it ties you down. It is not necessary to own everything to experience it. You can rent, borrow, or join with others in some areas and in others that are more important to you, buy and maintain the material things.

Quality of life is enhanced when we go on trips that advance our business as a byproduct because we are spending time with the movers and shakers in the world: the people that are at the top of their game and sharing in the personal experience and personal relationship with them.

I love working with clients who also become friends. Who appreciate what I do for them and implement to get the best results in their life. These are people that are organizers, connectors and initiators. They love our family and become some of our best friends.

As a parent, I will teach my children to live in this world but not of this world. They see the value in serving others, including those who are less fortunate than themselves. They will be children who are brave and take chances on themselves. They believe in their abilities to achieve anything they work towards. They know how to solve problems on their own, and where to turn if they are lost. They understand that God is only going to give them one body, so they take care of it. They understand that they can come to us for guidance and questions. They will play big in life!

WILSON CROWE STRATEGIC WEALTH PRESENT:

PHASE III:

Family Meetings and Retreats

Ingredients To Your Family Meeting: Communication Worksheet

Name 5 things that are really important to you:

1. _____
2. _____
3. _____
4. _____
5. _____

List 5 things that you think are really important to your family members:

1. _____
2. _____
3. _____
4. _____
5. _____

What is something that your family member does that you really love?

What is something that your family member could do for you that would be really meaningful?

The Important Times Of The Day

List the most important times of the day when your parent/child will interact with you: *(We call these the "comings and goings" EX: As you leave in the morning, at night the kids come talk to us after their date, meal time, etc).*

What family meals can you expect the family to be able to eat together?

What habits or rituals can you do to bond closer during these times? *(ie: family prayer, kiss your spouse, hug, special hand shake, pack a lunch together, talk about your day, etc).*

Kids, when would you most like your parents to give you undivided attention?

Family Guidance

Have the whole family work together and come up with the family non-negotiables. Make this a fun thing that everyone agrees with and will be of benefit to the whole family. As parents it is always important to remember that your first role is to actually be a parent to your child not always their best friend.

These are the rules that will keep everyone safe. This list should not be long, but the rules should be VERY important. Kids need to learn and understand why these rules are important.

What are non-negotiable rules in the family?

What are the technology rules in your home?

How do you express belief and confidence in each other?

What are the consequences of breaking these simple rules? Include the entire family in these decisions. If the kids help make the rules and consequences, they are more likely to understand and want to keep those rules and accept the consequences.

Family Crest

Take the list of words and circle the ones that describe traits of your family. Let each member have a turn to pick some words.

Achievement/Drive	Discovery	Intention Intimacy	Quality
Adaptability	Ecological Awareness Economic	Involvement Job	Relationships
Adding Value	Security Effectiveness Efficiency	Tranquility Joy	Rational
Advancement	Ethical Practice Empathy	Justice	Receptivity
Adventure	Endurance Energy	Kindness	Recognition (respect, status) Reliability
Aesthetic	Enthusiasm Environment	Knowledge	Religion
Affection (love and caring)	Equality Excellence	Leadership	Reputatio
Affinity	Excitement Expertise	Learning	n
Aliveness	Expression Fairness	Leverage Life	Resolutio
Arts	Fame Family Fast	Location Love	n Resolve
Attractiveness	Living	Loyalty	Resource
Authenticity	Fast-Paced Work Financial Gain	Making a difference Market	fulness
Awareness	Flexibility	Position Meaningful Work	Respect
Beauty	Focus Forgiveness	Mentorship Meditation	Responsibility &
Bliss	Freedom Friendship	Merit	Accountability Security
Caring	Fun	Money/Making Money	Self-dete
Certainty	Giving Gratitude	Music	rminism
Challenging Problems	Growth God	Nature	Self-Resp
Change and Variety	Happiness Health	Nurturing	ect
Charisma	Heart	Open and Honest	Sensitivit
Charity	Helping Other People Helping	Openness Optimistic	y
Cheerfulness	Society Honesty	Partnership Passion	Sensualit
Chivalry	Honor Inclusive	Patience Peace	y
Clarity	Independence	Perception	Serenity
Close Relationships	Influencing Others Inner	Perseverance	Sharin
Coaching	Harmony Inspiration	Personal Growth	g
Commitment	Integrity Intellectual Status	Physical Challenge	Simpli
Communication	Intelligence	Playfulness Pleasure	city
Companionship		Power and Authority	Sophis
Compassion		Presence	ticatio
Competence		Privacy Probability	n Soul
Competition		Productivity Public	Spirit
Confidence		Service Purity	ual
Congruence		Purpose Quality	Spont
Connection			aneit
Conscientiousness			y
Considerate			Stabil
Contribution			ity
Conviction			Stren
Cooperation			gth
Courage			Statu
Courteousness			s
Creativity			Succe
Decisiveness			ss
Democracy			Supervising
Dependability			Others
Discernment			Synergy
			Team/Teamwo
			rk Technology
			Tenderness

Time	t	r	l
Freedom	y	V	i
Together	V	i	t
ness	a	s	y
Travel	l	i	Vulner
Trust	u	o	ability
Trustworthin	e	n	Wealth
ess Truth	V	V	Wisdo
U	i	i	m
n	g	t	
i	o	a	

Family Crest

Gather as a family and brainstorm a logo or picture that would represent your family. Draw your logo using the white space below, and surround it with the words you chose from the previous page. *Use the image below as an example.*



Value List

Ask your family, "What is it that our family does?" Include all family members in defining your Family Values List.

For example, our list is titled "Power Number 37" and includes the following:

- Growth Mindset
- Competitive
- Internally Driven
- Show Up
- Be Consistent
- Have a Great Attitude
- Be Willing to Pay the Price
- Faith and Burning Desire
- Committed for the Long Haul
- Integrity

Client Example Family Values:

- Finish what we start
- Be grateful
- Love and respect life
- Be honest
- Hug & kiss to greet & say goodbye
- Lifelong learners
- Have good friends
- Have each others' back
- Choose great partners in marriage
- Support each other with goals
- Earn our own money
- Be playful

Our Family Values List:

Mission Statement / Family Creed

Write several paragraphs of what your family stands for and what your Family Creed is. You can use your Family Values List as a good starting point.

Wilson Family Mission Statement

Our ultimate family goal is to live together as an eternal family again. Our family will support each other in our goals, ambitions and righteous aspirations in life. Our home will be an environment of safety, love, and respect. We desire all who enter to feel loved and accepted. Our family will provide unconditional love for one another. We will always love each other, stick up for each other, and build each other. We will teach respect for people, places, and things. We will embrace the value of hard work while teaching leadership and obedience to God's commandments.

We will allow each other to make mistakes and grow from these mistakes, yet encourage one another to reach for higher levels. We will encourage each other to have positive friendships and relationships. Our family will work together, play together, and stay together. We will laugh often, enjoy and savor the good, and fearlessly fight the bad. We will act on life and make the negative situations that occur in our lives become positives. We will value learning and education, foster development of self, and strive to reach a true level of self-actualization. Each family member will strive to make a meaningful positive contribution to humanity in the chosen area of focus. We will be an eternal family.

Example Client Family Mission Statement:

We believe you don't get a second chance to live a life you love and build a legacy that lasts. The Family legacy is one of gratitude, support and personal responsibility. Gratitude is our fuel for abundance, appreciation, and creating an environment where happiness is the norm. We look for ways to appreciate all living things, circumstances and lessons- realizing lessons are inevitable and can be tough, emotional, and required for growth. Support is shown by celebrating our differences (divinity of diversity); allowing for unique style, personality and preferences while seeking our similarity through our values, traditions and family rituals. We invest in experiences that bring us close together, looking for excuses to spend time with one another and build memories that last. Date night. Guys night. Cabin trips and summers abroad. These and other traditions bond us together and must be treated as sacred and a priority. We believe in progress over perfection. When we are frustrated and act out, we are quick to forgive and apologize by listening, seeking to understand, and choosing love, knowing this is part of life (Do-overs). We deeply value self-reliance and responsibility, but use our talents and time to properly train and teach, investing in each other so we can make it on our own, even if we never have to. We do whatever-it-takes to keep the family together and trust that by committing to what matters most it will bring the most fulfillment and love for us all.

Teaching Kids About Money

The Jar System Worksheet

What do you want to save for in your Long-Term Savings?

What is something that you would really like to be able to afford to buy in the next year or even the next few months?

List some of your favorite charities that you would like to help with. This is something that can give meaning to your life.

What are some fun ways you like to spend money?

Have you taught your kids about credit cards? Do you use your credit cards to your benefit or are you in constant debt?

Teaching Kids About Money

The Jar System Worksheet

What are some financial mistakes that you have made? Would you like your kids to avoid making the same mistakes?

What would you like to share with your kids about your business or occupation?

What skills do you have that you could teach your child? Have you taught your child these skills?

Would you like to take a special family vacation together? What are ways that you could pay for that vacation?

Dream and plan what a fun vacation looks like in your family:

Planning Key Family Events

12 Years Old

How do you define what it means to be an honorable man or woman?

What are some local places you could take your kids to where they could learn about other cultures?

What interests your family? Hiking? Sports? Music? Travel?

What kind of service could you do together that would help you appreciate what you have?

Planning Key Family Events

14 Years Old

What are some ways you can teach your 14-year-old that he/she can do hard things?

What could you say to your 14-year-old to explain the difference between a private victory (being proud of him/herself on the inside) and a public victory (expecting praise and recognition from others)?

List some challenges you could do together that would take endurance, allow you to spend time together and create a private victory. (ie. hiking, rock climbing, running 5K's, 10K's or even marathons, bike riding events, etc).

Setting Family Goals

Where do you spend the majority of your time?

Where do you spend the majority of your money?

Where do you exert the majority of your energy?

Name 5 things that are really important to you. What are the things you need to do to nourish each of these?

1.

2.

3.

4.

5.

What are the distractions in your life?
