

THE ELITE WEALTH ACCELERATOR PROGRAM

Advanced Strategies for Serious Wealth Builders

Wealth Horizons Academy

INTRODUCTION

This flagship program delivers advanced wealth-building strategies used by high-net-worth professionals. Built on decades of proven frameworks from the world's leading financial educators.

MODULE 1: ADVANCED INCOME ARCHITECTURE

The 5-Stream Income Model

Research by Tom Corley (Rich Habits) shows 65% of self-made millionaires had 3+ income streams before reaching millionaire status.

Stream	Type	Effort Level	Potential
Primary Career	Active	High	\$50K-\$500K+
Side Business	Active	Medium	\$10K-\$100K
Dividend Portfolio	Passive	Low	3-6% annually
Real Estate	Semi-Passive	Medium	8-15% annually
Digital Products	Passive	Low	Unlimited

The Wealth Velocity Formula

Wealth Rate = (Income - Expenses) / Income - Average earner: 5-10% wealth rate - Wealth builder: 20-30% wealth rate - Elite: 35-50% wealth rate

MODULE 2: ADVANCED INVESTMENT STRATEGIES

Value Investing (Warren Buffett Framework)

1. Only invest in what you understand
2. Seek durable competitive advantages (moats)
3. Buy at a margin of safety (30% below intrinsic value)
4. Think 5-10 year horizon minimum
5. Be greedy when others are fearful

The 3-Fund Portfolio (Advanced Version)

- 60% Total US Market Index (VTI)
- 25% International Index (VXUS)
- 15% Real Estate Investment Trusts (VNQ)

Rebalance annually. Minimize taxes. Maximize time in market.

Advanced Real Estate Strategies

- BRRRR: Buy, Rehab, Rent, Refinance, Repeat
- House hacking: Live in one unit, rent the others
- Commercial real estate: Higher returns, professional tenants
- REITs: Real estate exposure without management

MODULE 3: TAX ACCELERATION STRATEGIES

The 4 Tax Buckets

1. Taxable brokerage (flexibility)
2. Tax-deferred 401k/IRA (pay taxes later)
3. Tax-free Roth/HSA (never pay taxes on growth)
4. Business entities (deduct expenses)

Advanced Tax Moves

- Max HSA: \$4,150/year — triple tax advantage
- Backdoor Roth: Convert to Roth if income too high
- Solo 401k: \$66,000/year if self-employed
- Real estate depreciation: Reduces taxable income on rentals

- Tax-loss harvesting: Offset gains with strategic losses

MODULE 4: WEALTH PROTECTION

Asset Protection Pyramid

1. Emergency fund (6 months expenses minimum)
2. Insurance (health, life, disability, umbrella liability)
3. Legal structures (LLC for investments and business)
4. Estate documents (will, trust, power of attorney)
5. Diversification (never one asset, one location, one currency)

MODULE 5: THE ELITE 5-YEAR PLAN

Year 1: Eliminate consumer debt, build emergency fund, max employer match
Year 2: Open all tax-advantaged accounts, buy first investment property
Year 3: Launch side business, reach \$100,000 investment portfolio
Year 4: Scale to 3+ income streams, grow real estate portfolio
Year 5: \$500,000+ net worth, \$50,000+ annual passive income

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