

You are informed, like many other people, that you require a financial plan if you want a secure retirement. Your strategy is focused on financial advisor suggestions, thus you make extra contributions to the pension fund, save every single penny, create interest from compounding funds, and invest as soon as you can.

So if interest rates fall, the stock market collapses, or the portfolio becomes worthless immediately, what happens? How would you ever be comfortable if the majority of your financial plan depends on situations you can't control?

If there was just something you could invest in of which the importance didn't change because of external influences. Anything with the ability to produce income on an ongoing basis. Well, there's something that does exist. Not only can it transform how you think of money, but it will also massively improve how content you are today so that after retirement you don't need to put off living life.

Chapter 1 - Shift the attention from investments to earnings opportunities to secure the future.

What do you expect by financial security? Is it a big savings fund that produces ample income to offset the cost of living? Or maybe it's a large portfolio of investments. Or it may also mean getting a well-paid career with a business that trusts you.

All these situations are consistent with the guidance offered by most financial advisors. But they have one big flaw: they all are based on conditions outside the influence. No error of your own could make you lose your employment. The stock market could collapse. Your cost of living could change suddenly.

But there is something you can believe in that will not ever lose its worth, regardless of the world's situation. That thing is you.

It's mostly out of your reach what happens to stocks and assets, which makes most financial strategies unpredictable. So you can start working for true prosperity if you put yourself at the heart of your strategy. True wealth understands that you will not be content with money alone. You will need independence, affection, the ability to evolve and learn, and the opportunity to be imaginative as a human being.

The writers have created an alternate financial plan named SAFE based on this principle. SAFE implies a financial ecosystem that self-amplifies. It is a model that creates financial stability by depending on three disciplines which encourage the growth of three main assets: your savings pot; your equity; and your tribe.

Don't be confused by the term "discipline." SAFE isn't one of those investment plans targeted at making your life unpleasant. Instead of expecting you to postpone it after you retire, it takes your satisfaction seriously by boosting how much you love life nowadays.

Following the disciplines of SAFE would allow you to build super talents - the most secure way to increase your potential to earn. What's more, you'll see how the SAFE strategy will provide you with financial stability, and ensure that you accomplish even more than your savings goal. You will explore a way of life that will make you feel independent, attached, and encouraged.

Chapter 2 - It will help you get more out of life by investing in your contentment. It'll help save you, too.

How much are you wasting money as a fast route to happiness? When you sum all the sentimental buys you've made over the last 12 months, how much did you spend? Did those toys and accessories offer you enduring pleasure, or did you take out your credit card a week later?

Many people believe that making more money will make them more satisfied with their life. Yet satisfaction, if we think it comes from spending more, may become very costly. It's probably much more beneficial to discover what's weakening your satisfaction to maximize your wealth.

The first two SAFE disciplines are to raise the Happiness Exchange Rate and spend wisely and they are directly related. Your Happiness Exchange Rate is the sum of happiness you get from the transactions you make. It has a poor exchange rate if anything is really costly and doesn't bring you eternal pleasure. Say you take your spouse to a fancy dinner, for instance, then spend all the time worrying over a job deadline. In the end, you're going to spend a lot of money, but you're not going to be satisfied, and your wife certainly won't.

In terms of the Happiness Exchange Rate, thinking about the spending means knowing what gives enduring pleasure to your life. Get into the practice of defining what value your purchase would offer you before you purchase it. If it contributes to affection it is worth a pricey meal with your girlfriend. But if you shop for clothes weekly when you're trying to ease tension at work, then you're wasting money. You'd best enroll in a yoga course to enhance your fitness and help you deal with stress.

It will help you discover the aspects of your life that need to be tended to by paying attention to what motivates your purchases. You may need to engage in exercise, rehabilitation, or other mechanisms of recovery. Those are safe investments. Each will lead to your eventual satisfaction, which will decrease your emotional expenses, helping you to invest in your bank account the money you would otherwise have spent.

Now that we've been looking at ways you can invest more, let's explore how you can make more by embracing the last SAFE discipline: growing your worth at your job. And by building super-skills, you do so.

Chapter 3 - You place yourself as a leader by investing in your interpersonal skills.

Raj Bandyopadhyay, a software engineer based in Atlanta, feels disheartened. He desires to work in data science, but knows the dream is the same for thousands of his peers. To get his foot in the door, there's only one way: Raj needs to interact with business leaders.

He thinks he should attend any nearby networking activities but he finds, after doing a little digging, that there are no. So while he doesn't have much background, he tries to build his own: a weekly meeting with a tech industry guest speaker. Attendance grows over time, and Raj becomes well recognized. He goes from being unknown to being headhunted by a successful young start-up aiming to hire a chief data scientist in just 12 months.

The story of Raj shows the significance of interpersonal skills, the first SAFE super talent you would need if you want to improve your job importance. Interpersonal skills include a variety of essential communication abilities, such as networking, communicating to the audience, and influencing others.

Of all of these, power is the most relevant for leaders. If you can turn people back to your viewpoint, you're going to make more profits, secure more buyers, and improve the efficiency of your employees. All of which would make you highly attractive to any company, regardless of the sector you are employed in.

The ability to affect people is directly related to empathizing with them. Indeed, research by James M. Kouzes and Barry Z. Posner has proven that real leadership is less about personal charisma, more about empathy. And because having power involves engaging the minds and hearts of people, that implies everyone, even you, can be a leader regardless of their job description.

To improve your understanding and exercise control, think intensely about the people around you and their beliefs. For instance, you might be running a team of volunteers who are excited about helping victims of the crisis. They're already working hard but you need them to double the amount of work they're doing, which means encouraging them to give the organization more time. You'll have to communicate with them personally to do this, maybe by emphasizing the change they're making in the lives of people.

The more deeply enthusiastic you are, the more likely you are to affect others. And if you can learn this skill, you can ascend to the ranks of the company, where the maximum earning potency is.

Chapter 4 - Improving your creativity deliberately will help make your work sustainable.

In 2004, art professionals named *The Fountain* by Marcel Duchamp as the twentieth century's most influential artwork. However, it is not a beautiful painting similar to Dalí or Picasso's works. It is a regular urinal, purchased in a showroom by the artist.

How could anything be so important that Duchamp didn't even make?

This is because the birth of conceptual art is represented by this popular urinal, reinventing the relationship between the quality of a piece and the labor of an artist. How creative the piece was what mattered, not how good Duchamp used his paintbrush.

Most people perceive creativity as a skill as something you are born with - you can't acquire it later on in your life. But creativity isn't a restricted talent, it's one that you can create, whether you are genetically talented or not. Employers still strongly respect it and it is something that robots do not do as well as humans. Managing your job strategically will secure your long-term future in the era of artificial intelligence and inexpensive, offshore labor. Which is why it is one of the SAFE super skills.

Creativity is also referred to in the industry as innovation. Innovation happens as you investigate how atypical concepts can be used to produce improved results of systems or programs. By opening yourself to new ways of thought, you will learn to think innovatively. Strive to share time with persons whose lives look nothing like your own. It's not necessary for you to comply with them or change your own beliefs. It's about being open to multiple viewpoints.

Exercising this openness involves getting used to feeling awkward. Which isn't simple, since it requires experiencing the unknown outside of your comfort zone. But if you're not looking for new thoughts, you're probably going to end up rehashing popular concepts, and that's not actual creativity.

If you welcome and grow any new thought that comes to you, you'll find that creativity engenders creativity. Innovative ideas are what pulls an organization through consumer demand shifts. Thus, by turning creativity into a habit, you can turn yourself into a valued commodity that can't be quickly replaced in the workplace.

Chapter 5 - You don't require high-level technical expertise to be of benefit to an organization focused on technology.

Lee Franklin was plunged into the deep end on his very first day as president of a building firm. In just six months, he was placed in charge of developing 28 cell sites for a telecommunications firm. The challenge was overwhelming. Lee didn't have any technological understanding of how cell sites operated and it typically took 18 months to construct them.

But Lee had a super-skill which made him ideal for the job. A kind of mental model that helped him obtain an understanding of the related technological information, he understood how to construct a conceptual model. It indicated that, without having certain know-how himself, he could work easily on technological ventures and alongside experts with years of experience.

What's a mental model, after all?

A mental model is a graph that illustrates how processes, inputs, and outputs interact to achieve a specific result. Think of it as the model of an architect that gives you an idea of how a structure feels, without minor specifics being dragged down. By using an easy example, we can see it in practice: preparing a burger to eat for today.

Identifying all the processes is the first step to building the model. Processes are all verbs, so in this case, they are "shopping," "assembling," and "eating." Note these words in boxes in a row, in the sequence that you will do them, with spaces in between.

Focus on the inputs and outputs now. These are the components that feed into and out of any single phase. In our case, the output of your buying process is "ingredients," which enters the process of "assembly," the output of which is "the burger," which leads to your final step-" eating! "Draw arrows between the phase boxes and write over each one of your inputs and outputs, leading from box to box. This is a mental model of yours.

Mental models serve in the workplace as a link between technological and non-technical persons. You'll greatly expand the number of career openings open to you if you know how to build them. This ensures that a lack of technological skills would never affect your earning potential.

Chapter 6 - Investing in your well-being encourages good skills that yield actual wealth.

Imagine Kim and Rowan, two colleagues. They both have the same qualifications and amount of expertise on paper. Although their attitude towards the job is significantly different in reality. Kim

usually drags himself throughout the day, coffee by coffee, because he is browsing the web until the early morning hours and not having enough sleep. On the other hand, Rowan approaches her assignments with concentration and enthusiasm. She has a significantly better chance of receiving a raise than her colleague, Kim.

Sometimes, managers assess the worth of an employee on observable factors, including outcomes of success. Yet how well we do has its roots in something more difficult to quantify - how much we prioritize physically taking care of ourselves. Being well boosts our charisma, trust, and durability and brings importance to our jobs.

Taking care of yourself is at the root of your desire to pursue the disciplines of SAFE's financial strategy. Working out will make you happy and more optimistic, therefore your leadership talents will glow. And if you're happy because you're in good health, there would be a drop in the risk of emotional shopping. Your mind is also going to be stronger, helping you create new thoughts or solve complicated tasks that fall beyond your comfort zone.

Mental wellness is an essential part of your physical fitness as it increases your concentrating ability. Because most company workers receive about 125 emails per day, this is more critical than ever. You'll be floating in the pile and exhausted before you realize it if you're quickly annoyed by clickbait or workplace gossip.

Practicing yoga and mindfulness is one way to overcome this. Both will boost your concentration and help you handle tension, and choosing something that fits your needs has never been simpler with a wide variety of applications and courses accessible online - ranging from secular to spiritual.

Another way to encourage your physical super skills is to develop a balanced sex life, one that helps you to truly express your emotions. Research by the writers has found a clear correlation between balanced sex life and positive work-life. When you think about how sex enhances your vitality, this isn't shocking, which in turn makes you more imaginative and inspired.

Now that we've been discussing ways to maximize your importance to bosses, in the next section, we're going to look at how they can get you value.

Chapter 7 - Equity increases the opportunity for earning and allows you to shape useful relations.

When graffiti artist David Choe was hired by a new tech startup to paint murals he turned down the \$60,000 fee. It would seem stupid to many people. But a measured risk was taken by Choe. Instead, he demanded to be paid out in equity. The equity is worth about half a billion dollars now. That startup Choe worked on was Facebook.

Equity is partial possession, usually in the form of shares, of a corporation. It ignores the idea that to gain money, we have to labor more and harder, making it a desirable commodity. This is why so many Silicon Valley workers and security staff end up becoming millionaires.

But what if you're not living in the Valley, then? Will you benefit from equity anyway?

Yes, you can. Anyone can reap the benefits of advisor equity with any form of valuable ability.

Advisor equity is a form of in-kind reward you earn after you have served as a mentor for a company. For instance, say, you're a wiz at designing promotional campaigns. You read about a company producing an application with great promise, but the team consists of tech developers and none of them knows anything about marketing. The product of the company is at the risk of being ignored by potential consumers.

This is where, as an advisor, you sell yourself. You meet with the start-up's core stakeholders and mentor them by developing a business campaign. To give them the help they need, you deliver a 90-minute meeting every quarter. If things go well they will potentially express their thanks by giving you company shares. Those shares could worth millions in the next few years' time.

The best thing about advisor equity is that other than time, it costs you nothing. This means that future investment gain is immense. And you've already extended your network, even though you don't end up with a portfolio of profitable shares. That in itself massively enhances your real wealth by opening doors to new possibilities.

Chapter 8 - Belonging to a group that shares your beliefs would make your sense of security substantially stronger.

Author Bryan Franklin's vehicle was rear-ended in a tunnel on a rainy California night back in 2007. To see how bad his head injury was, he was taken to the hospital for examinations. It took several terrifying hours to wait for the verdict, but Franklin received over 60 text messages from concerned friends at that time.

The majority of these messages originated from a San Francisco group of individuals living in a cohousing facility. Franklin knew them for a few months, but they gave him food in the weeks after he was released from the hospital, provided massages to cure his whiplash, and dealt with his insurance claims. The help astounded Franklin. She claimed it was because they were a community when he asked a friend why everyone was so kind.

Tribes are communities of individuals with a mission that is shared. Their sole goal is for participants to support each other as much as possible.

Being a member of a tribe, in many respects, increases your wealth. Firstly, economic advantages do exist. Instead of letting Franklin pay for a massage, he was offered one by a fellow tribe member out of cost. Other advantages might include items such as free admission to someone's luxurious vacation home, or sharing the expenses of a major investment, such as purchasing a car.

Second, your tribe will notify you about work possibilities that can improve your earning potential. And if you are nominated for a spot by a tribe member, you're already one step ahead of the competition.

Ultimately, and perhaps most critically, being part of a tribe increases the Happiness Exchange Rate – the sense of belonging that embodies true safety. It helps you feel happy if you feel linked to people who share your beliefs and contributes to all the critical health benefits that help you budget better and save.

Franklin has entered an existing tribe but you can build your own quickly. Start by welcoming five to ten people to an informal meeting, who share your core values. Be certain all these people are varied in their educational and cultural backgrounds – so the tribe can have a wide variety of abilities. Set up another meeting for the next month if things feel right, and allow each member to bring five more mates. You would have developed your own tribe before you know it, accelerating your real wealth.

The Last Safe Investment: Spending Now to Increase Your True Wealth Forever by Bryan Franklin, Michael Ellsberg Book Review

When we think of wealth, we always think of a savings goal that we can meet by operating on a tight budget and investing vigorously. But such financial models depend on variables outside the influence – such as stock price and inflation. Making yourself your number one commodity makes even more sense. By creating the qualities that employers find attractive strategically and engaging with positive individuals, you will safeguard your job and constantly improve your earning potential.

Be a master at speaking in public.

The notion of public speaking causes most individuals anxiety, which makes it a perfect talent for you to improve. There are several strategies you can learn that will give you the courage to talk in a convincing manner in public. A quick online search will help you locate a local group that will educate you and keeps you standing out from your friends at all times.

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