



The Business Owner Wealth Pyramid

Most business owners focus on making money.
Few focus on keeping it.
Even fewer know how to turn it into lasting wealth.

LEGACY

MULTIPLICATION

ACCUMULATION

TAX EFFICIENCY

BUSINESS FOUNDATION

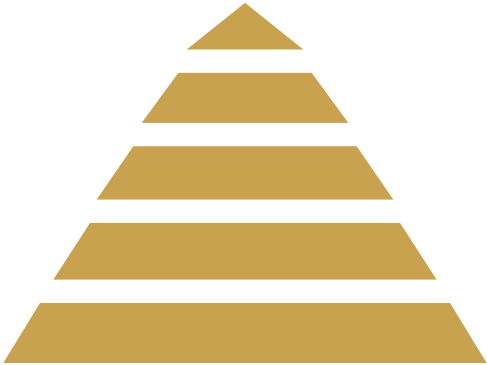


Start Here

Mobile Assessment & Action Worksheet

A faster way to assess your wealth system.

This mobile workbook is designed for quick review on your phone. Complete each section, identify your weakest level, and choose one 90-day action.



How to Use It

- ☐ Score each level from 0 to 3.
- ☐ Circle or note the level that needs attention.
- ☐ Choose one action to complete in the next 90 days.

Educational use only. Not individualized tax, legal, investment, or financial advice.

Levels 1-2

Foundation and Tax Efficiency

Level 1: Foundation

Before building wealth, build stability.

- ☐ Positive cash flow
- ☐ Clean books
- ☐ Emergency reserves
- ☐ Profitability is consistent



Score: 0 1 2 3

Level 2: Tax Efficiency

Protect more of what you earn.

- ☐ Entity structure reviewed
- ☐ Tax planning happens before year-end
- ☐ Retirement strategy considered
- ☐ Expense documentation is clean



Score: 0 1 2 3

Levels 3-4

Build and Multiply Wealth

Level 3: Accumulation

Turn excess income into owned assets.

- ☐ Investment contributions are consistent
- ☐ Capital has a defined destination
- ☐ Business and personal goals are aligned
- ☐ Investment strategy is documented

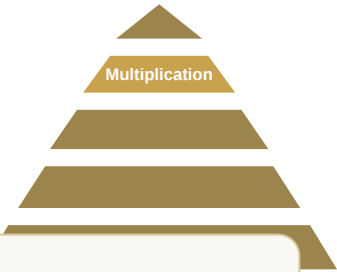


Score: 0 1 2 3

Level 4: Multiplication

Let capital work beyond the business.

- ☐ Assets generate income
- ☐ Income streams are diversified
- ☐ The business is not the only wealth source
- ☐ Investments compound over time



Score: 0 1 2 3

Level 5 + Score

Legacy, Freedom, and Summary

Level 5: Legacy & Freedom

Build choice, continuity, and long-term impact.

- ☐ Estate plan is current
- ☐ Succession plan has been discussed
- ☐ Wealth transfer goals are defined
- ☐ Financial independence target is clear



Score: 0 1 2 3

Score Summary

Foundation _____ / 3

Tax Efficiency _____ / 3

Accumulation _____ / 3

Multiplication _____ / 3

Legacy _____ / 3

Total Score _____ / 15

Wealth Gap Analysis

Find the next priority

What is working well?

What needs improvement?

Which level needs immediate attention?

- ☐ Foundation
- ☐ Tax Efficiency
- ☐ Accumulation
- ☐ Multiplication
- ☐ Legacy

90-Day Action Plan

Turn insight into implementation

Choose one focused action that will move your business owner wealth pyramid forward.

Priority Level

Current Situation

Action Required

Target Completion Date

Advisor Follow-Up Needed

Final Reflection

What is the single most important action you will take in the next 90 days?

Income is only the starting point.

A strong wealth strategy converts income into assets, freedom, and legacy.

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