

How Do You Build a Plan That Creates True Financial Freedom?

Transcript

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Today, we're tying everything together—mindset, savings, and investing—into what I call the Freedom Plan.

Because freedom isn't a dream—it's a process.

And the sooner you design yours, the sooner you own your time.

The best plan starts with clarity.

What does freedom look like for you?

Is it time with family? Traveling? Owning a business you don't have to run? Or simply the peace of never needing a paycheck again?

I ask clients all the time:

If money weren't an issue, what would your days look like?

That answer—not your account balance—defines the real goal.

Once you have that vision, you need to define your freedom number.

It's math plus meaning.

Start with your annual lifestyle cost.

Include taxes, healthcare, and inflation.

Then apply a withdrawal rate—typically 3% to 4%.

That number becomes your North Star.

Once you know it, you can reverse engineer everything else—your investments, cash flow, and timeline.

The wealthiest people I know automate success.

Automatic investing.

Automatic savings.

Automatic rebalancing.

When you remove emotion, progress becomes inevitable.

Complexity is the enemy of execution.

Simplify your accounts. Consolidate where you can.

Create a plan you actually understand.

Because a simple plan, executed consistently, beats a complex one that gets ignored.

Retirement is about replacing your paycheck with predictable income.

That income can come from dividends, real estate, business income, Social Security, or even a pension—if you're fortunate enough to have one.

The goal isn't to stop working.

It's to stop *needing* to work.

That's a huge distinction.

Multiple income streams create freedom, security, and flexibility—especially in unpredictable markets.

Your Freedom Plan isn't a set-it-and-forget-it strategy.

It's a living system.

Review it at least twice a year.

Rebalance your risk.

Revisit your goals.

Because life changes. Markets change. And your priorities will change too.

The people who retire happiest are the ones who keep refining their plan—not abandoning it.

So here's your roadmap:

Freedom isn't luck.

It's clarity, consistency, and confidence—applied over time.

Your next action step:

Write down your freedom number and compare it to where you are today.

That gap? That's your plan.

If you're ready to build yours, visit gdswealth.com and explore the GDS experience.

Let's build your five-year blueprint for financial freedom.

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