



6 SECRETS TO LEVERAGING SUCCESS

A Guide for Entrepreneurs, Family Offices,
and Their Trusted Advisors



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FOREWORD BY JACK CANFIELD

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Foreword by Jack Canfield

Table of Contents

Acknowledgements

Foreword by Jack Canfield

Introduction

Chapter 1 – What Kind of Success are We Trying to Leverage?

Chapter 2 – The Chicken, the Egg and Your Future

Chapter 3 – The First Secret: Stop Being Beige

Chapter 4 – The Second Secret: *More* is More. Maximize Your Leverage.

Chapter 5 – The Third Secret: Expect, Prepare for, then Welcome Failure

Chapter 6 – The Fourth Secret: Insure Success

Chapter 7 – The Fifth Secret: Leveraging People - The Advanced Course

Chapter 8 – The Sixth Secret: Be a Legend. Leave a Legacy.

Chapter 9 – Follow the Better Path – Now

Additional Resources

Foreword by Jack Canfield

When I was searching for industry leaders to contribute their secrets for my new book, *Mastering the Art of Success*, one of my Canfield coaches recommended Chris Jarvis.

Chris submitted a brilliant chapter titled, “Increasing Sales without Ever Selling.” It was not only excellent information for everyone who needs to connect with clients, but it was also very well written. Unsurprisingly, Chris received the Editor’s Choice Award for his outstanding contribution to the bestselling book.

Later in the year I interviewed Chris for *Hollywood Live*. While in the studio and on air, I was impressed with his ability to simplify and effectively communicate very complicated ideas. During a much longer conversation at dinner that night, we got to know each other better and a genuine connection developed. While we talked, I developed an even deeper respect for his brilliant intellect, his wonderful sense of humor, his no BS approach to business and life, and his strong commitment to make a difference in the lives of others.

As the co-author of the bestselling *Chicken Soup for the Soul*® series, I have had the opportunity to author or co-author more than 170 books (62 of which are *New York Times* bestsellers). That success has afforded me the opportunity to work with hundreds of thousands of people all over the world, and among all those people Chris stands out. Unlike many of the people in the financial world, he does not measure his success just by dollars earned. Chris is first and foremost a teacher who wants to help people enjoy their success by eliminating the unnecessary stress and aggravation that often accompanies financial success. His motives are pure and his advice is unbiased.

Chris is an applied mathematician with more than twenty-five years in financial services. He has worked as an actuary, created over 40 insurance companies, written fifteen books, received numerous sales awards, and taught hundreds of seminars to professionals and entrepreneurs. Chris helps entrepreneurs, family offices, law firms, and non-profit organizations solve their most complicated financial problems.

He is a true industry insider who can teach you the tricks of his most successful clients and can show you how to beat the system by getting firms to work for you, instead of against you.

In this remarkable book Chris shares the economic data nobody wants you to see. You’ll be shocked at how much more money you can make when you figure out how to make your money work better for you. He’ll help you see that there is a “Crystal Ceiling” that keeps the 1% from seeing, let alone experiencing, the higher levels of success that are possible.

Chris shares the two key philosophies that the most successful people in this country always adopt. He’ll show you that as soon as you stop trying to fit in, you will have a

much better chance of breaking through that Crystal Ceiling. And once you fully realize that “what got you here won’t get you there,” you will accept the fact that leverage is the only way to achieve great success. And he’ll offer you many practical applications for your consideration.

Chris will show you how his most successful clients set up safety nets so they cannot fail. And with the security blanket by their side, these clients can make riskier bets and enjoy greater rewards. And he’ll show you how you too can protect your current success and aim even higher!

As an industry insider, Chris explains how you can transform the costs of insurance and banking into revenue for you, your business and your family.

Lastly, Chris explains why traditional retirement plans and compensation structures are inadequate for your most valuable people, unappreciated by the rank and file and detrimental to most companies’ balance sheets. Chris offers valuable insights into the retirement plan of the future. He offers structures that maximize incentives for employees, executives and advisors while significantly improving the equity of the firm or the long-term endowments of the nonprofit organization or university.

Chris also points out that there are too many people who are rich in spirit, but poor in resources, who could help so many more people if they were more financially successful.

Chris also offers a unique perspective on the demographics of our country, the financial services industry, and the biggest influencers of enterprise value. If you know who you are and what you want to do, *6 Secrets to Leveraging Success* will definitely help you elevate your perspective and see a better path to your financial success. And with that financial success, you can choose to become a positive influence in the lives of even more people.

I wish you well on your path to continued and expanded success.

Jack Canfield

Bestselling Author of *Chicken Soup for the Soul*® and *The Success Principles*™

Introduction

The Secret was right under my nose, but I was too busy to notice.

For more than twenty years, I have helped thousands of successful Americans resolve their complicated financial concerns. Making money was not their problem. These were physicians earning millions of dollars, business owners worth tens of millions of dollars and family offices managing hundreds of millions of dollars.

My challenge was to help them solve the “other” problems that were keeping them up at night. What kinds of “other” problems did I unravel? They might include lawsuit protection, tax management, retirement and investing, risk management, business succession or estate planning. I used to say, “You did the hard part. You figured out how to make a lot of money. My job is to help you re-structure it so that you get the most enjoyment, and the least aggravation, out of having it.” Over time, I saw a pattern of concerns forming. It was my job to find them a better path.

Helping successful people mitigate their risks while eliminating unnecessary costs turned out to be a great business model. People are more than willing to spend money to worry less, save money, and enjoy their lives. More valuable than the money was the “shiny new toy” effect. Happy clients really like showing off their creative advisors to their most successful friends. As a result, I got to work with hundreds of businesses *and* their trusted advisors.

While working alongside some of the best attorneys and accountants, I made two very important discoveries. First, I was exposed to strategies and structures that are usually reserved for the largest companies and wealthiest families. These are the tools that help supercharge wealth accumulation and fortify its preservation. Interestingly, the vast majority of financial services professionals are either unaware or choose not to use these amazing strategies. With this set of super tools in my bag, I have been able to build more effective solutions.

Second, and more importantly, I learned that most work for the wealthiest families is done in silos. The professional firms are so focused on their own expertise, and possibly fearful of the malpractice risk, that they ignore the value of financial or insurance products and strategies in their planning. As a result, the financial plans created solely by tax and legal professionals are also limited. These plans for the very wealthy are typically very costly and unnecessarily less effective than it could be with a minor tweak or two.

Of course, not every advisor is myopic in his or her approach. I am thankful to a number of creative and open-minded professionals who were willing to collaborate with me on

some strategies. We created new programs for business owners to own their own insurance companies, for accounting and law firms to eliminate unfunded defined benefit plan liabilities, for nonprofits to eliminate unreasonable compensation, for universities to build their endowment, for private equity firms to boost earnings of portfolio companies, and for family offices to reduce insurance costs for all of its businesses. Though I had found clear paths to success for these clients, something even grander was still eluding me.

Then, things started to change. In 2015, my business partner asked me to buy him out of his share of our captive management company, Jade Risk. I was prepared to take on minority partners to help fund this buy out, but things did not go according to plan. The potential acquirers not only asked for controlling interest, but they also offered to buy me out completely. I agreed to sell so that I could pay off my investor and put away a sizeable amount of money for myself.

One of the first things I did after the sale was contribute an award-winning segment to Jack Canfield's best-selling book, *Mastering the Art of Success*. Jack is the creator of the *Chicken Soup for the Soul* series. It was in my preliminary research for my contribution to that book that I started looking at my own success. As I looked back on my journey and found myself embarking on a new path, I found what had been eluding me.

Like most entrepreneurs, I had worked very hard to get to this moment. During tough times, I put my head down and pushed through the difficulties. I met deadlines, put out fires, and managed very demanding clients and employees. I was so busy doing "what" needed to be done that I didn't have time to consider "why" I was doing it in the first place. For the first time in years, I had a chance to reflect on my work, my colleagues, and what I hoped to accomplish with the second half of my life.

As I took a deeper look at the role I had played with my clients, I started to categorize them by size, type of business, and the length of our working relationship. I dug a little deeper and started looking at how much their personal wealth, or size of their companies, had grown in the years that I had known them. I even took note of their personal philosophies, their views on wealth, and how they structured their advisory teams.

There it was – the unbelievable pattern with my clients that had completely escaped me – until now. As an applied mathematician, I couldn't just accept qualitative evidence. I needed to know if the national data were consistent with my smaller sample size. I researched and dissected economic reports. I reviewed income tax reports from the Treasury Department. I reviewed the slew of data on income inequality that was released leading up to the Presidential election. I looked at the differences between average Americans (the 50th percentile or 50%), the top 5%, top 1%, top 0.1% and even the top 0.01%. I learned:

What people did to become successful was not as important as what they did after they became successful.

Like any complex mathematical equation, there are numerous variables that contribute to the outcome. These variables explain why so many people don't reach their desired levels with success and so few do. In *6 Secrets to Leveraging Success*, you will find answers to the following questions:

1. What is the "Crystal Ceiling" and why is it so important?
2. What institutional, economic, and psychological factors hinder your success?
3. What valuable lesson must you "unlearn" to be more successful?
4. What are the two most important philosophies of the most successful Americans?
5. How can you eliminate your reliance on the two biggest industries in the world?
6. How do you get employees to act like owners without giving them equity?
7. How do make advisors work for you instead of against you?
8. How do you ensure that your success will help, and not hurt, your family after you are gone?

If you are already successful, but just can't seem to get to the next level, *6 Secrets* is for you. If you have followed the advice of your friends and advisors and still haven't reached your goals, *6 Secrets* is for you. If you believe the most successful people in this country are playing by different rules and have an unfair advantage over you, you're right! And, *6 Secrets* is going to be both interesting and useful for you.

Please take your time in the early lessons. They will help you understand the competitive landscape. Only one in 500 people earn over one million dollars in any given year. Don't think that the other 499 aren't trying! If you don't know what obstacles you are going to face, you are unlikely to be adequately prepared to face them.

After you understand the external challenges you will face in this economic environment, you will learn what internal challenges successful people face. You will learn how popular philosophies in sociology and psychology explain why it is so difficult to achieve and sustain success. When you can see the external threats all around you and you understand the ones brewing inside of you, you will be better prepared to weather the approaching storm as you set out to take the next steps to reaching higher levels of success.

Once you understand the difficulties of the challenge ahead *AND* you prepare yourself to deal with them by eliminating all those false beliefs and detrimental habits, you will be given the practical tools you need to be successful. *6 Secrets* will share both philosophical and practical secrets to building wealth, mitigating risk, eliminating unnecessary costs, and turning enemies into allies. With this elevated perspective, you will see a better path to success – and you won't get in your own way any longer.

In the JarvisTower offices, you will see subtle giraffe prints in the upholstery and not-so-subtle giraffe sculptures. The giraffe's elevated perspective and long neck allow it to see and reach things others cannot. This is the same perspective you will have when you finish this book. Please enjoy *6 Secrets to Leveraging Success*, and always remember to elevate your perspective, see a better path, and most importantly ...

Be the Giraffe!!!

A handwritten signature in black ink that reads "Chris Jarvis". The signature is written in a cursive style, with the first name "Chris" and the last name "Jarvis" connected. A long, thin, diagonal line extends upwards from the end of the signature, ending in a small, stylized mark that resembles a giraffe's head and neck.

P.S. Don't hesitate to reach out to me. I appreciate hearing from readers. I look forward to helping those who want to help themselves. You may email me at cjarvis@jarvistower.com or follow me on twitter @jarvischris