



# THE SELF-MINTED MILLIONAIRES HANDBOOK

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3 FUNDAMENTAL STRATEGIES TO LIVE YOUR  
BEST LIFE TODAY & TOMORROW

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A man with a grey beard and hair, wearing a light blue shirt and a striped tie, is shown in profile, looking out a window. His hand is resting on his chin in a thoughtful pose. The entire image is overlaid with a semi-transparent blue filter.

**SELF-MINTED  
MILLIONAIRES  
CREATED THEIR OWN  
WEALTH BY TAKING  
RISKS, PURSUING  
PASSIONS, AND  
SOLVING PROBLEMS  
- THEIR FINANCIAL  
ADVISOR BETTER  
UNDERSTAND THIS...**



# INTRODUCTION

Being a high net worth individual means you are past the point of basic strategies like saving for a down payment on your first house, putting money into your 401k, getting your first will in place, etc.

As a Millionaire you still have problems you need to solve, just because you have more money doesn't mean your problems go away, they simply change.

High Net Worth Individuals Focus and Place Value On Some Common Ideals:

- Leveraging time & money to increase effectiveness
- Wealth Preservation
- Exclusivity
- A Luxury lifestyle
- Luxury travel
- Privacy, Security & Personal Safety
- Being socially responsible with their spending and investments
- Convenience & flexibility
- Connections & relationships

These Values are at the core of the self-minted millionaires' mindset.

The following three strategies in this Handbook are what high net worth individuals use to ensure they continue to live their best life today & tomorrow.

If you are a self-minted millionaire looking for an advisor with a fresh perspective on life & money and want to learn some actionable strategies you can leverage today, then this eBook is exactly what you should read.

**TIRED OF CANNED ADVICE FROM ADVISORS THAT DON'T REALLY UNDERSTAND YOU?**

**Then read this eBook to:**

- See that I understand you
- Get to know me
- See my credibility
- Learn 3 actionable strategies to improve your life





# CHAPTERS

WHO IS DEREK NOTMAN?

THE 3 STRATEGIES:

1. HOW TO MANAGE YOUR PRIVACY AND PERSONAL SAFETY
2. THE FUNDAMENTALS OF FUNDAMENTAL GOALS PLANNING
3. TECHNICAL ASPECTS OF PLANNING

WHAT'S NEXT





# WHO IS DEREK NOTMAN?

"Derek Notman could give the 'World's Most Interesting Man' (Dos Equis' ad campaign) a run for his money. His story reads like a novel, from the highs of being named the state of Vermont's top new advisor by NAIFA In 2008; to the lows of a failed business dream after relocating to Madison; to being threatened by a New York City hedge fund over his former business. Born In Dublin, Ireland to a South African-raised mother, Notman and his wife established a South African foundation for young business entrepreneurs; he's flown the world's longest flight on a two-engine plane; and proudly owns one-square foot of the Laphroaig Scotch Whisky Distillery." - InBusiness Magazine 40 Under 40 Class of 2019

Hi, nice to "meet" you!

Professionally I:

- Am a **Certified Financial Planner®** (This means I am a fiduciary, legally having to put my clients interests first)
- Have **advanced knowledge**, training, and experience helping people with **financial, investment, insurance, retirement, and estate planning**
- Have been helping people with their money **since 2006**
- Attained **additional advanced financial credentials** (ChFC, CLU, LUTCF) from the American College

I am a loving husband and father. I love world travel, fast cars, and dogs. I love exploring new places, meeting new people, trying new things, and getting out of my comfort zone.

Thus far I have done everything from attending a traditional Zulu wedding, tracking a Lamborghini Huracan at 160mph and surfing in the frigid waters of the Irish Sea to taking a helicopter to a remote game reserve in the South African bush, enjoying high tea at Waterford Castle, and attending a U2 concert at Croke Park in Dublin, Ireland to name a few. Make sure to ask me about the "Russian Incident" with my father-in-law....

I created my **Virtual Wealth Management practice, Intrepid Wealth Partners**, to serve **self-minted millionaires**, to make more informed and effective financial decisions that make them feel relieved, confident, self-assured, and empowered - and great about their wealth.

I understand what It means to have financial means, to travel the world, to take risks so I can pursue my passions & dreams. I place a lot of value on privacy and being part of a select tribe that simply "gets it" and am focused on making sure my son and future generations understand these values and are able to have similar opportunities.

I want to work with and serve a select group of people that share these ideals, passions, and commonalities. If we like each other then there is a high likelihood we will gain each other's trust, which is the foundation to any professional relationship.

If this resonates with you, keep reading.

# STRATEGY 1

## PRIVACY & PERSONAL SAFETY

Whether we like it or not the fact remains that millionaires tend to be the target of a variety of questionable practices.

Instead of creating their own wealth some people look to take advantage of those who have and try to exploit them for their own benefit, or sometimes just for the hassle and stress it creates the victims of their actions.

Here are 5 things you can do to maintain privacy and protect all that is important to you.

### 1. FACT & GUT CHECK - YOURS AND YOUR TRUSTED ADVISORS

How do you feel about a certain person, situation, "deal", etc.?

As human beings we tend to overthink things a bit which means we tend to ignore what our gut is telling us and make up reasons and excuses for it.

**We should listen to our gut.** If something feels off, then it probably is and vary rarely is the situation as pressing as we may think or have been led to believe. When we come from a position of wealth we come from a position of strength. We should use this to our advantage and if needed rely on the opinions, advice, and gut reaction of our trusted advisors.

Next time something feels off take step back, assess your downside, assess the motive of the other side, and proceed with caution.

To further help determine how you feel you should fact check. Is the source credible? What can you do to vet a situation and/or person from 3rd party sources? Yes, this may take an investment of your time but it is well worth doing your due diligence before moving forward with something that could turn out to be a major problem in your life.

### 2. PRIVACY TIPS

Keeping our lives private is a big priority. What we do with our money, where we live, who we associate with, our contact information, and even social media are all things that we wish to keep private. Thus, we should control what information is public and who it is public to.

The following tips are things you can do to help protect your privacy:

- Blur photos of your face, your home, or other identifying information from Google Street View. [The instructions to do this can be found here](#); follow the instructions in the "If your not the owner of the photo section".
- Remove personal Information from the web. [Here is how to do it on Google](#). For Bing you will want to [manage your privacy settings with Microsoft here](#).
- For your social media accounts (Facebook, etc.) make sure your profile settings are privacy centric. People should not be able to learn anything about you unless you let them into your "friends" network. And even then you can be selective on what they see, etc.
- Request all of your Utility Accounts to be Confidential. Call them and request it, some states require by law that they do this if you request it.
- If you have a mortgage, request the same thing.
- Work with an attorney to remove your name from any real estate you own, there are some interesting strategies to do this with little hassle but make sure to work with someone who knows how to do it
- Block your called ID on your home and cell phones
- Set up a second email address to use with people not in your inner circle





### 3. KEEP YOUR PERSONAL DATA & DOCUMENTS SAFE

We don't always know when we may need a particular document but usually when we do it is urgent and at an inconvenient time!

Going "digital" with most of your documents and personal data is OK, but that doesn't mean you should shred everything once it is scanned in. **Using a secure online cloud-based storage vendor for the majority of your data will work well.** But you will want redundancies built-in just in case.

**For example**, you could upload most of your information to a cloud-based secure storage option but, you should back it up on an external hard drive that you keep in a secure place like a safe at your home and/or a safe deposit box.

I am also a big fan of using a **secure password storage & organization tool** given how much we do online these days. It is also a major time saver!

I have vendors I prefer for these services but have not listed them on purpose simply to protect my own privacy.

Although online storage is convenient it is not a replacement for having things locked in a safe at your home or other secure location. **I would encourage you to invest in a gun safe** even if you don't have guns. These safes are designed to be next to impossible to break into as well as fireproof. Obviously, the safe you use will be dependent on your situation (where it will be located, what will be in it, size constraints, etc.) so make sure to do your research and get a safe that meets your needs.

**The following documents, although you may have uploaded them to a secure file storage, should be kept in their original form**, in a secure spot, easily accessible to you at a moment's notice:

- Passports
- Birth Certificates
- Social Security Card
- Deeds & Titles
- Business Documents (Incorporation papers, etc.)
- Estate planning documents (Trusts, will, POA, Advance Health Care Directives, etc.)

#### 4. FIDUCIARY ADVISORS

Are the advisors you are relying on really doing what is in your best Interest? Are they legally obligated to do what is best for you?

Make sure to ask any advisor you may be working with this question up front. And although an “advisor” may say they are a Fiduciary it is important to vet them, do your fact check!

**Fiduciary (Law):** “Involving a confidence or trust...”. In other words, someone who is legally obligated to do what is in your best interest.

The following list illustrates the most common advisors people tend to use and If they are a Fiduciary or not.

| PROFESSIONAL                        | ARE THEY A FIDUCIARY? |
|-------------------------------------|-----------------------|
| Lawyer                              | Yes                   |
| CPA                                 | Yes                   |
| Trust Officer                       | Yes                   |
| Certified Financial Planner         | Yes                   |
| Registered Investment Advisor (RIA) | Yes                   |
| Financial Advisor                   | Maybe                 |
| Stock Broker                        | No                    |
| Registered Representative           | No                    |
| Insurance Agent                     | No                    |

With any advisor you are considering using make sure to check if they are a Fiduciary. Sometimes you may need the services of a non-fiduciary advisor, which is fine, but make sure to triple check out their background before working with them. Are they creditable? Have others had a good experience working with them? Ask for references.

You can further vet some of these advisors by checking out these public databases:

- [FINRA BrokerCheck](#)
- [CFP Board](#)
- [SEC Investment Advisor Public Disclosure](#)





# STRATEGY 2

## FUNDAMENTAL GOALS PLANNING

Most people want different things.

This means the Planning, Strategies, and Tactics put in place need to be highly personalized and customized for each individual.

This all must start with **Who** someone is, **What** is important to them, and what they are looking to **Accomplish**.

Like building your dream home, your life & financial planning starts with a vision. Without a vision to jump start your drive you will struggle to identify & achieve what you truly want.

In working with a lot of very successful people I have found there are some common drivers that, when identified and crystalized, give them the best possible chance of living their best life today and tomorrow. If the people (advisors) you are working with don't understand and connect with you on this level then it is my belief they may not be the best people to help you get to where you want to be.

The following fundamental questions are what millionaires spend their time on to ensure the right strategies & tactics are used to accomplish their goals:

- What are your Hopes, Dreams, and Goals for the future?
- What are you family's needs and goals?
- How are you planning for increased longevity?
- How do you define "Social Impact" and what does it mean to you?
- What are your philanthropic priorities & goals?

**What is the single most Important "thing" you want your money, business, estate planning, etc. to do for you?**

By getting crystal clear with these foundational questions you will be in a position of clarity that will help you take action to leverage the best strategies & tactics to help you realize all that is important to you.





# STRATEGY 3

## TECHNICAL ASPECTS OF PLANNING

### WHERE THE RUBBER MEETS THE ROAD

Actions must be coordinated and comprehensive in nature to make sure you stay on track to living your best life today & tomorrow.

Just like building that dream house or taking that luxury trip, planning must happen to make sure you realize your goal.

Self-minted millionaires will appreciate the fact that nothing happens without taking action. They know what it takes to achieve success. They also know that once the foundational groundwork has been done **you must take action to leverage your time and money** to help you get all that you desire.

As we previously covered in the last section, **core fundamentals will drive your actions**. If your fundamental goals are not crystal clear (in other words; you don't know what you want) then how can you ever consider a certain strategy or tactic to help you get there? Well, you can't.



Although no list can be ultimate for the simple fact we are all different, **the following technical aspects are widely used by successful people** and should be high on your list to put in place and reassess on a regular basis:

- **Investment & Portfolio Planning**

How to manage your assets to meet lifetime needs for things like retirement income, health care, future investments, business expansion, etc. while going through environments like market downturns, pandemics, inflation, and economic uncertainty.

- **Your Risk Profile**

What is your tolerance for risk? Market risks, economic risks, etc. What are you doing to protect your downside and preserve your wealth and is your risk tolerance in line with what you are actually doing?

- **Tax Planning<sup>1</sup>**

Although taxes are only one of two things certain in life they continue to feel like a moving target. Managing your wealth in a tax efficient manner is key to keeping as much of your assets as possible. (As always you should work with your own tax professional which we are happy to collaborate with.)

- **Estate & Legacy Planning**

What happens to the wealth we create when we are no longer here? Where do you want your money and assets to go? Family, friends, charity, business, etc.? Your estate plan is arguably the most important document your heirs will need after you are gone. Don't forget, if you don't have an estate plan the government will make one for you regardless of what your wishes may have been.

- **Financial Planning**

A financial plan, when done correctly, is the master blueprint that ties all of these technical aspects together. It is not a product or investment but what I like to refer to as a "living document", one that is arguably the most important document you will have while you are alive.

Most successful people have done some level of planning, yet it has been my experience that there tends to be holes and room for improvement. Think of it like going cheap on the foundation of your dream house, a poor foundation leads to problems and can even compound ones that would normally be small in nature.

I don't think this is the millionaires' fault but a byproduct of a lot of advisors focused almost exclusively on the Quantitative side of things. Yes, all of the technical planning is critical to success but only when it is implemented as part of a convergence with the Qualitative side of your life.





# WHAT'S NEXT?

YOU'RE IN THE DRIVER'S SEAT, WHERE DO YOU WANT TO GO?

To get the most out of their hard-earned money I am a firm believer in creating things of value for others as I know at some point that karma will come back to me tenfold.

I produced this eBook to help people live a better life.

With the strategies in this eBook you now have actionable items you can take advantage of right now as well as the framework for what I believe to be a great way to live your best life today & tomorrow.

You're in the car, go where you want to go.

If you are thinking you may want to hire and partner with me as your advisor, I would encourage you to first take a closer look at my [website](#) and the types of [clients we serve](#).

If the content resonates with you and you fit the profile of clients we serve than feel free to **contact me to schedule an introductory conversation** to see if working together makes sense for both of us. My contact information is below.

Thank you for taking the time to read this eBook, I hope you found it of value.

Here's to living your best life today & tomorrow.

Warm Regards,  
**Derek Notman**  
Founder and Virtual CFP® at [Intrepid Wealth Partners](#)



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