



# The Last Safe Investment: Spending Now to Increase Your True Wealth Forever

*Bryan Franklin, Michael Ellsberg*

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**Myth:** If you save for decades and invest in 401(k)s, IRAs, and a home, these investments will grow steadily, allowing twenty to thirty years of secure, peaceful retirement.

**Reality:** Though this might have been true at some point in the last century, it is not true any longer. If you want to get ahead and enjoy a life of prosperity, you must invest in the last safe investment: yourself, and your own skills, value to others, relationships, and overall happiness.

Business strategist Bryan Franklin and author Michael Ellsberg (*The Education of Millionaires*) team up here to present a blueprint for building “True Wealth”: the ability to generate not just financial value but also the experiences you cherish most—security, freedom, creative expression, and love.

Discarding traditional advice, Franklin and Ellsberg propose the Self-Amplifying Financial Ecosystem (SAFE) plan. This plan teaches you:

- Small investments you can make for a big impact on your value to other people, multiplying your earning potential
- The secret to accumulating savings without willpower or deprivation
- How to invest in life’s richest experiences (which money can’t buy)
- The “Super Skills”—the most valuable, sought-after, rewarded, and universally beneficial human skills
- Why most people are throwing away huge sums of money in the quest for happiness, and how to spend that money more effectively

This bold manifesto will change the way you think about money, wealth, investment, and spending forever.

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