

**ELITE**  
**RETREAT**

**20**  
**25**

# Escaping the Commission Treadmill

**Brian Ladd**

Convert Brand into Cash Flow,  
Cash Flow into Assets

ELITE RETREAT 2025



**Let's be  
vulnerable.**

**1 to 10\_\_\_\_\_**

**How strong and durable  
is your personal brand in  
your market?**

**1 to 10\_\_\_\_\_**

**How confident that  
your commission  
stream will grow and  
remain durable?**

**1 to 10\_\_\_\_\_**

**How confident that  
your commissions will  
*fully* fund your  
retirement?**



Cascade  
Hasson

Sotheby's  
INTERNATIONAL REALTY

Over \$1.5 Billion in Sales

“Seal Team” Model -8 Agents

Low Turnover/ High Culture

Community Voice

New to #1 in 5 Years  
(out of 3,000 agents)

Cascade  
Hasson

Sotheby's  
INTERNATIONAL REALTY



2023

REALTRENDS  
AMERICA'S BEST

#  
2

MEDIUM TEAMS  
BY VOLUME IN  
OREGON

Proud to be  
recognized

as one of the 2023 RealTrends  
America's Best Real Estate Teams.

# CREATE AN UNASSAILABLE BRAND

Why?

## **01. Durable**

Clients stay with you, regardless of price

## **02. Dominant**

So strong that competitors find it hard to compete

## **03. Authentic**

You are the brand,  
the brand is you

## **04. Ironclad**

Trust earned over years,  
withstands disruptions



The Brand is  
the boat...

that Navigates  
the storm.



## 00 HOW? Podcast

Breathe life and values into your brand at every opportunity. Use your platform to become the voice for your community.

Be VERY strategic whom you interview.

- Mayor
- City/County Commissioners
- Largest developers
- Philanthropists
- Charity heads
- Publishers



# Convert.

**How can those podcasts  
create revenue?**

## 00 HOW? Events

Give back and solve the biggest problems facing your community

- Growth
- Environment
- Housing
- Healthcare
- History
- Future Planning

# CascadeLife.TV

Pacific Northwest Stories



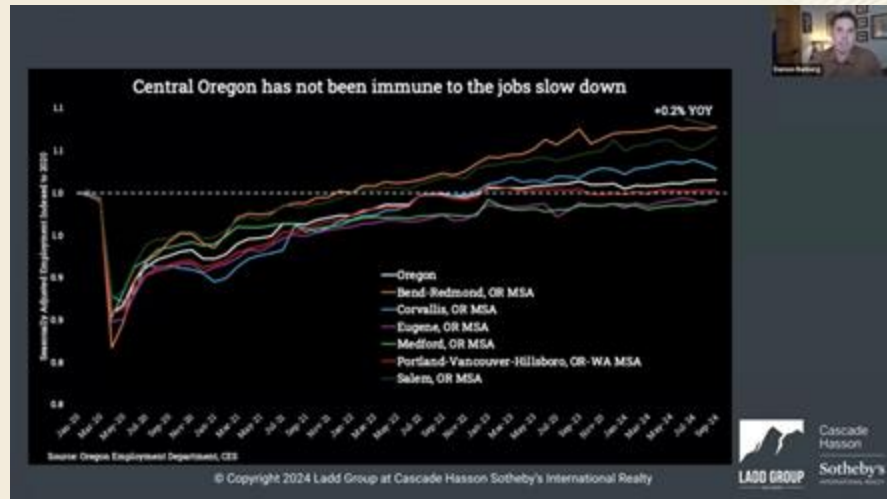
# Convert.

**How can those events  
create revenue?**

## 00 HOW? Webinars

Speak to the most pressing issues **regularly** regarding the housing market. Far beyond housing prices and inventory. EDUCATE!!!

- State economists
- City growth planners
- Developers
- Housing directors
- Lenders



# Convert.

**How can those  
webinars create  
revenue?**

## 00 HOW? Giving Back

Make giving back to your community a core tenant to who you are and what you do.

Don't just donate-fundraise!

- Food Pantry
- Children's Causes
- Cancer Foundations
- Etc.

Join the challenge! Dec 11 - Dec 31



Matching  
Goal  
\$10,000

### THE GIVING PLATE LADD GROUP MATCHING CHALLENGE

Join us in this meaningful campaign and double your impact! The Ladd Group is proud to support The Giving Plate this holiday season with a fundraising matching campaign, offering to match every dollar donated up to \$10,000. This initiative supports The Giving Plate's vital mission to end hunger throughout Central Oregon.

Give today by scanning the QR code below, or visit [www.thegivingplate.org/donate](http://www.thegivingplate.org/donate)



SCAN ME

For your donation to count towards the \$10,000, please select "LADD GROUP MATCHING CHALLENGE" under the DONATING TOWARDS dropdown.



Cascade  
Hasson  
Sotheby's  
INTERNATIONAL REALTY



Each office is independently owned and operated. Brian Ladd is a licensed Principal Broker in the State of Oregon. Equal housing.



# Convert.



Hi Brian,

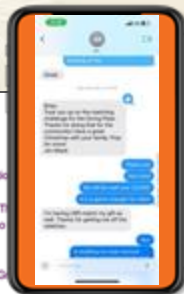
Merry Christmas!

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Happy 2024!

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**"You don't want to be  
in the selling  
business,  
you want to be in the  
reorder business."**

*~Paul Mitchell*

**5% to 55% in 5 years...**

- Seamless transactions with SOP and TC
- Training that makes you valuable
- Strong enough business that you do not need their commission today



**The Only Masterclass You Need  
On Branding. ✨**

**"Brands are like bank accounts"**

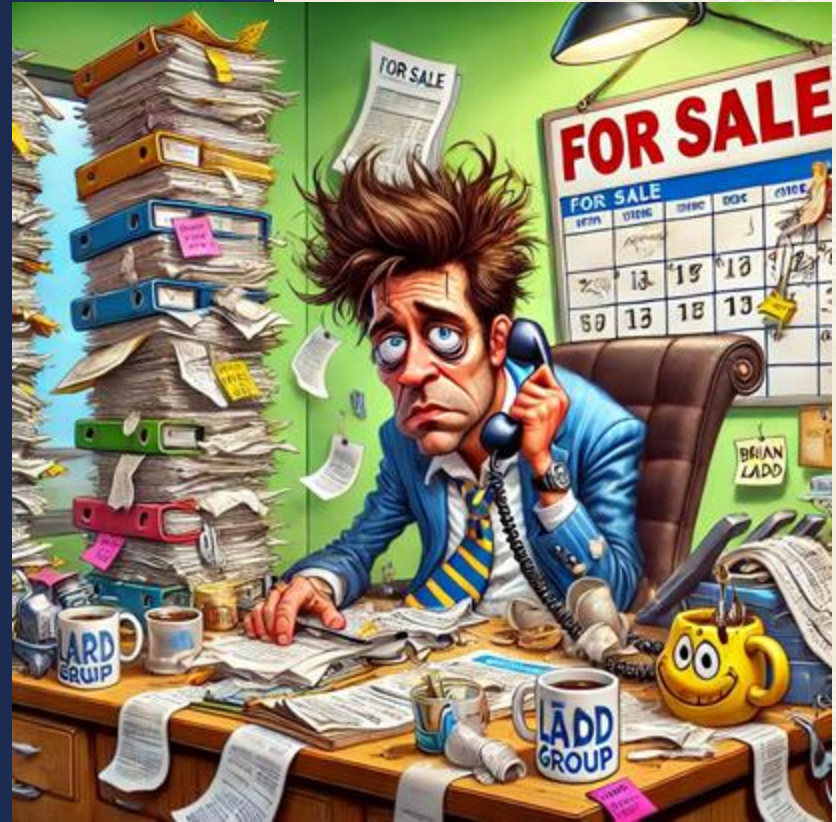


# Convert.

**How can repeat and referral business add to the bottom line?**

Okay that  
sounds great  
and all...

but I can't do  
it forever.





# Concept: Cash Flow to Investments



**Don't create  
another job  
with your  
investments.  
W-2 Employees  
need "side  
hustles" ~  
you don't.**



## 4% Rule...

**"...a very high likelihood, (close to 100% based on historical returns) the portfolio will last 30 years."**

**~Schwab**

### **Start with the end in mind**

- 1 Annual desired income at retirement
- 2 That  $\#/.04$ =Needed amount



Million Dollar Watch?

# "Compound interest...

is the 8th wonder of the world. He who understands it, earns it...he who doesn't, pays it."

~Einstein

*Hint...know the "rule of 72"*



# I.R.R. of Stocks vs. Rental Homes

\*\*\*Not a CPA or Financial Advisor. Please refer to them. Personal experience only!!!

## Rental Properties

### **Stocks 10%**

- Liquid & Diverse
- Passive
- Any amount \$

### **Unleveraged 6-10%**

- Illiquid
- Not diverse
- Moderate Returns

### **Leveraged \$ Tax Eff. 13-15%**

- Diversifies your portfolio
- Leverage your investment \$
- ↑ After Tax I.R.R.



# Benefits of Real Estate Rentals

1

## Positive Leverage

Loan allows you to amplify your returns with appreciation

Can ↑ IRR 4-10%

2

## Deprecation

IRS Section 167

Can offset active earned income with depreciation and expenses

Reduces taxable income, can ↑ IRR 2-4%+

3

## "Tax-free" income

Expenses and depreciation can offset income tax liability

Combined with appreciation, taxable events don't occur as often

4

## Cash-out Refinance Possible

Instead of selling in 30 years, refinance the home. Not a taxable event

# Buy, Borrow and Die Strategy



# Beauty of a Cash-Out Refinance -Rental

## Stocks

\$100,000 Invested, 30 Years, @ 10% Appreciation

Sell all stocks with @ \$1,744,940

Cap Gains Tax of 29.9% = **-\$491,837**

After Tax Proceeds = **\$1,253,102**

## Rental Home

\$100,000 Down on \$500k home 30 Years @ 5% Appreciation

Original Mortgage Already Paid Off

Future Value \$2,160,971

Add new 75% LTV loan = **\$1,620,728**

Non-taxable Loan Proceeds = **\$1,620,728**

**AND you still own the income producing asset!**



# Present Value ~ Retirement:

- Retirement \$ Goal: \_\_\_\_\_ (\$2,000,000)
- # of Years: \_\_\_\_\_ (30)
- Interest Rate (IRR): \_\_\_\_\_ (14%)  
*(10% Stock) or (14% After Tax, Leveraged Real Estate)*
- Annual Investment: \$ \_\_\_\_\_ (\$39,254)
- Avg. net \$/closing \$ \_\_\_\_\_ (\$10,000)
- # Additional closings/year to fund retirement:  
\_\_\_\_\_ (4)

**Your Goal is Achievable!**



# Thank you. Let's connect!



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**Bonus Presentation**

**Download the**  
**Slides!**

# Starter tips about RE investing

- **IRS Section 469 - RE Professionals & Active Participation Rule**
- **IRS Pub 946, Sec 168**
  - **Std residential Depreciation 27.5 Years**
  - **Accelerated:**
    - **5-Year Property:** Computers, equipment, and appliances. (20-30% of improvements)
    - **7-Year Property:** Office furniture and fixtures. (5-10% of improvements)
    - **15-Year Property:** Land improvements (e.g., sidewalks, parking lots) (10-15% of improvements)
- **10-31 or Tax Recapture Rate if sold**
- **Too high loan % or too low cash flow increases risk**
  - **Keep cash reserves to cover vacancy/repair**



# Starter tips about RE investing

- Of course, diversify your investments with stocks, bonds, etc as well
- Also maximize other investment vehicles such as IRA (Roth, Traditional, Defined Benefit Pension, etc)
- “Never buy a crocodile”
  - Never buy a negative cash flow property
- Don’t over leverage - I like at least 25-30% down
- Keep investments passive
  - Don’t buy yourself another job ~hire managers
- This is just the starting point...keep learning



# What are top characteristics of an ***Unassailable*** Brand?

## **IRONCLAD REPUTATION**

They have built a reputation for quality, reliability, and consistency over time, which is widely recognized and respected by their target audience.

## **STRONG BRAND EQUITY**

Their brand name alone holds significant financial and strategic value. Durability over the long-term that withstands market disruptions.

## **FIERCE LOYALTY**

Customers are fiercely loyal to these brands, often choosing them over competitors regardless of price or other factors.

## **EFFECTIVE MARKETING**

History of effective and innovative marketing and branding strategies that have helped solidify their position and connect with their audience.

## **MARKET LEADING**

Significant share of the market. They set industry standards and trends and become spokespeople for their industry.

## **AUTHENTIC CONNECTION**

Authentic connection and role of service to their community and clients beyond the sale.

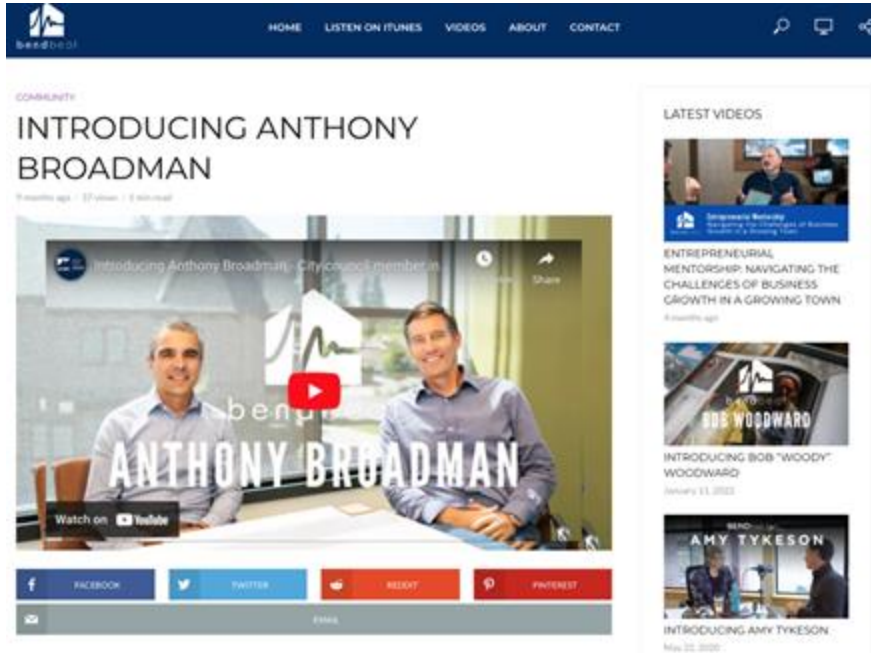
# Speak Into Culture and Change In Your Community



***\*How can you  
become a  
visible leader  
in your  
community?***



# Build a Platform of Relevancy



- Mayor
  - City Manager
  - Publisher of Newspaper
  - Head Homeless Shelter
  - Founder of Mtn Biking Network
  - President - Largest Developer
  - Largest Philanthropist
  - Founder Food Pantry
  - City & County Commissioners
  - Head of Planning @ City
- And on and on...

***What inspires you? How can you build reputation beyond “real estate”?***

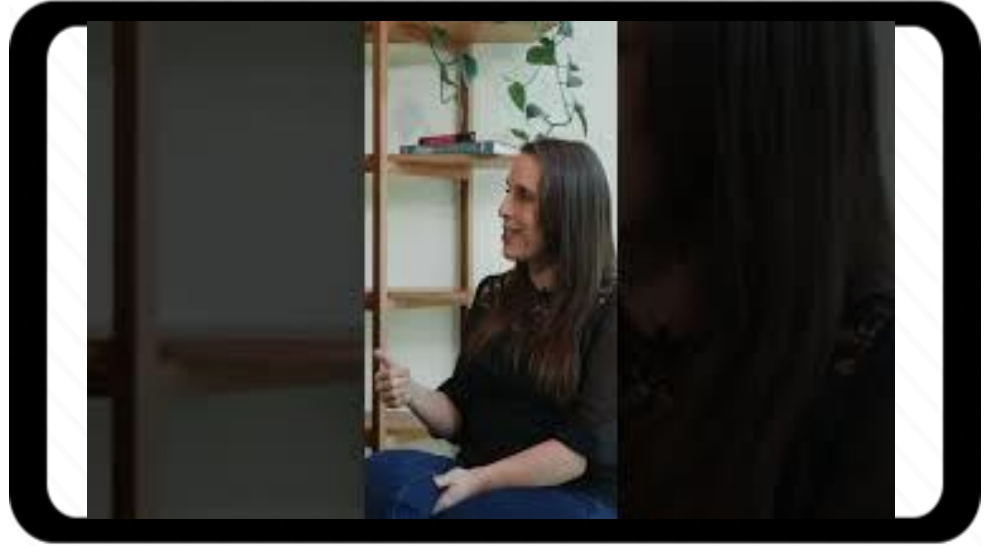
# Combine Your Mission & Brand: Make Your Community Better



***\* What values  
do you display  
to your  
community?***



# Integrate Giving Into Your Brand



***\*What causes can you support and endorse? What emotions do you wish to evoke?***

# Do Well by Doing Good, Inspiring Others



COMMUNITY  
THE GIVING PLATE IS REIMAGINING  
WHAT FOOD RELIEF LOOKS LIKE –  
RANAE STALEY AND BRIAN LADD



Hi Brian,

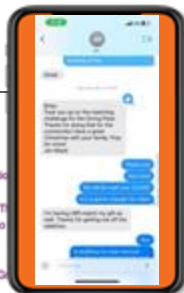
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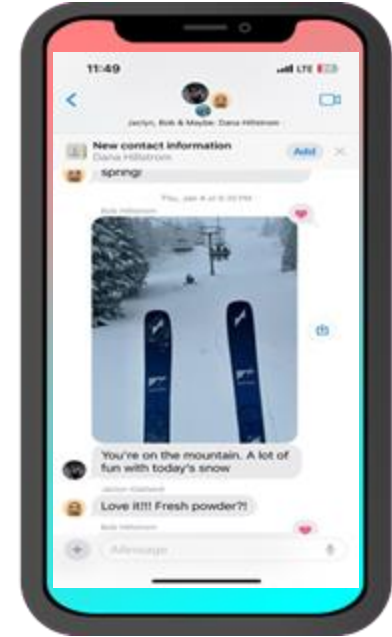
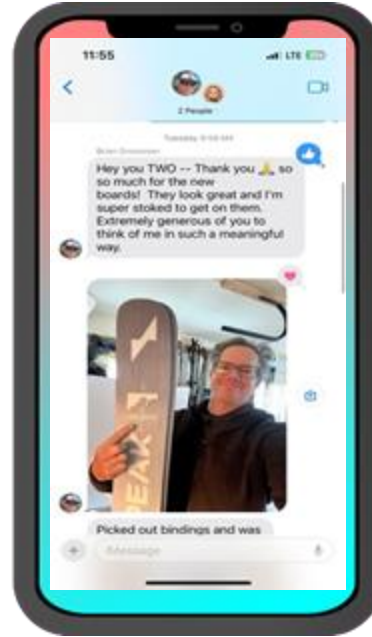


# Combine Giving with Marketing

450 Wreaths Purchased - \$15,000 Raised/Year for High School Ski Team



# Give generously, create fiercely loyal brand ambassadors





# Utilize Every Opportunity to Speak Into Your Brand

***\*How can you resonate with your community beyond "real estate"?***



This video has gotten 5,341 views

Views	Watch time (hours)
5.3K	252.6
3.9K more than usual	172.6 more than usual

# Carry through to all mediums

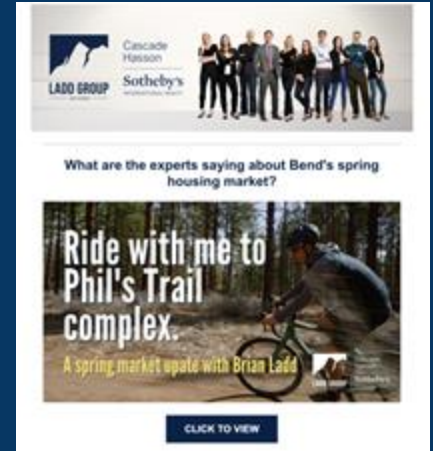
Video Ads



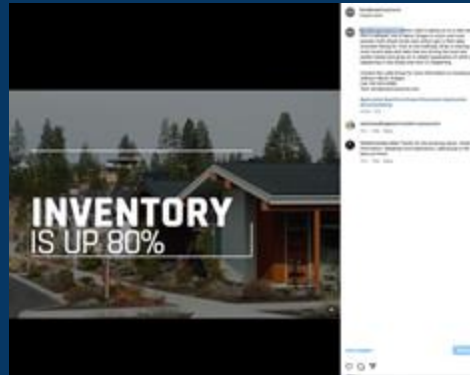
Farming Mailers



Monthly Newsletters



Social



# Ensure Advertising Cultivates Brand



# Deliver Value, Not Advertising



***\*Who are your ideal clients? What are their top needs? What can you give?***

# Use Advertising to Deliver Meaning & Brand



This video has gotten 31,813 views

Views  
31.8K 

28.4K more than usual

Watch time (hours)  
871.5 

821.5 more than usual

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# Bonus Slide: Retire on \$100k Investment



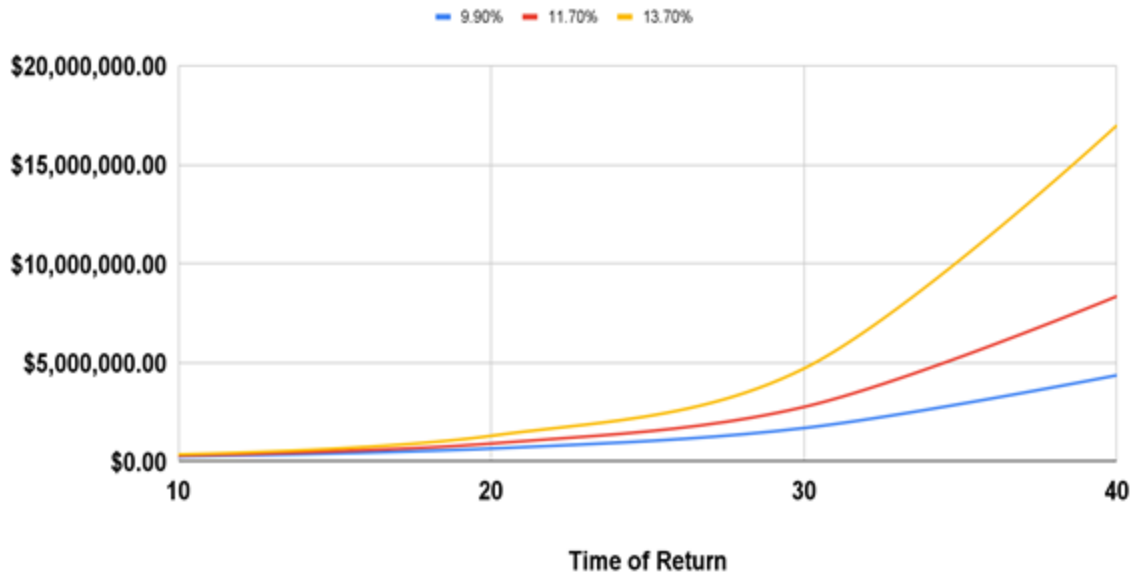
It's all about residential long-term rentals...

- Rule of 72
- Power of compound returns & long-term growth
- Positive leverage w/ 30-year loan (Delta between mortgage % and appreciation)
- Depreciation offsets income (tax deferred income)
- Accelerated Depreciation & Section 179 Accelerated



# Comparing \$100k @ Different Rates

9.90% (S&P 500) 11.70% (Rental) and 13.70% (Rental at Low Mortgage %)



**\$100,000 @ 13.7%**

**10 Years: \$361,000**

**20 Years: \$1,303,000**


**30 Years: \$4,708,000**

**40 Years: \$17,000,000**



# **BONUS SLIDE!**

**? 'S  
to refine  
your brand**



**What Inspires Your Real Estate Business,  
and What Are Your Long-term Goals for  
Enriching and Strengthening the Local  
Community?**

*- This question combines the inspiration behind your  
real estate business and your long-term vision for  
contributing to the growth, development, and well-  
being of the clients & community.*

# **BONUS SLIDE!**

**? 's  
to refine  
your brand**

**Who Is Your Ideal Client, and How Will You Address Their Unique Real Estate Needs?**

- Explore how your real estate services align with the specific needs of your ideal clients and how you will simultaneously engage them in meaningful initiatives and shared values.

# **BONUS SLIDE!**

**? 's  
to refine  
your brand**

**What Values and Emotions Do You Want  
Your Real Estate Brand to Evoke Among  
Clients and the Local Community?**

*- Craft a brand that evokes not only trust and  
reliability but also a sense of community, inclusivity,  
and support for local causes.*

# **BONUS SLIDE!**

**? 's  
to refine  
your brand**



**What Sets Your Services Apart, and How Will You Leverage Your Brand to Create Positive Impact?**

*- Identify the unique aspects of your real estate services that differentiate you while outlining your strategies for using your brand to contribute to not only the client's, but more widely, the community's development and prosperity.*

# **BONUS SLIDE!**

**? 's  
to refine  
your brand**

**How Will You Share Your Brand Story and Vision with Clients and the Local Community Through Collaborative Marketing and Community Engagement?**

*- Develop a brand story that highlights your commitment to both real estate excellence and your mission. Outline how you will communicate this narrative to clients and engage them in delivering your vision.*



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