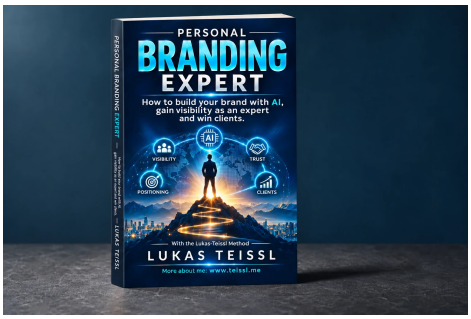
THE KNOWLEDGE JOURNAL

Understand ideas. Connect perspectives. Make better decisions.

Ideas, analysis and practical approaches to digital systems, AI, business clarity and considered decisions.







7 complete articles. A connected perspective.

With original images, sources, clickable references and a direct route to the current online edition.

EDITORIAL EDITION 15 NOV 2026 · EN · PRINT EDITION

READ. CONSIDER. APPLY.

Useful knowledge begins with a good question.

An article can prompt an idea. Different perspectives can help you recognise connections and approach your own decisions more thoughtfully.

This journal brings together the currently published articles from my blog in a complete, independently designed edition. It combines explanations, practical models and clear starting points for working through your own questions. Take the time to assess each idea in its context and consider how it relates to your situation.

01

Choose your question.

The contents take you straight to each article. Start with the subject that relates to the task you are considering now.

02

Examine the context.

Sources, examples and limitations are part of an explanation. Linked original sources let you investigate the reasoning for yourself.

03

Define a next step.

Note what you want to check, try or discuss. Applying a useful idea helps you turn it into an insight you can work with.

FIND YOUR STARTING POINT

Your route through the journal.

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IT Consulting & Business Optimisation · 11 min read

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IT Consulting & Business Optimisation · 10 min read

Finding a financial expert: questions, evidence and boundaries 20
Portfolio Strategy & Investment Analysis · 4 min read

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01 · IT CONSULTING & BUSINESS OPTIMISATION

Automate business processes with AI: 7 examples for small businesses

Which workflows are suitable, when clear rules are enough and how to assess effort, costs and benefits.

Lukas Günther Teissl · Published 16 Nov 2026 · 11 min read



Seven practical workflows for small businesses, from enquiries and quotes to deadlines and status reports. With a real CRM example, a transparent cost model and guidance on choosing your first process.

Key points at a glance

- Start with a frequent, clearly bounded workflow whose result and current effort are visible.
- Rules and integrations handle unambiguous steps; AI can classify free-form text and prepare drafts.
- Assess the benefit including human review, exceptions, setup and ongoing operation.

A customer enquiry arrives by email. You copy the contact details into your CRM, find earlier documents, create a task and note when to follow up. Soon afterwards, the same sequence starts again. These small repetitions take time and attention even though much of the work follows a familiar pattern.

If you want to **automate business processes**, start with a recurring workflow that has a recognisable outcome. Clear rules and connected systems can handle routine steps; AI can help interpret and organise free-form text. The following seven examples show how to choose a suitable starting point, what people still need to check and how to recognise an improvement.

What does business process automation mean?

Automation connects a trigger to agreed steps. When a complete form arrives, a rule can create a case, assign it to the right person and set a handling deadline. An **integration** transfers the required data between applications, for example from the form into your customer relationship management system, or CRM.

AI becomes relevant when the input is less predictable: a message written in free text could be classified by topic or summarised to prepare a reply. Test whether this assistance is sufficiently reliable using your own examples. Missing information or uncertain classifications need a defined route to a person. Responsibilities, exceptions and approvals therefore belong in the workflow from the beginning.

Seven practical examples for small businesses

The following workflows are **general application examples**. They describe possible solutions, not promised features of a particular product or measured customer results. Choose the example that most closely resembles your working day.

1. Capture and assign customer enquiries

When enquiries arrive in several inboxes, the same details get entered again and responsibility can remain unclear. You need the original message, contact information, the customer's request and rules defining who handles each topic. A known customer identifier helps connect the enquiry to the correct record.

A useful workflow creates the case once, checks required fields and assigns a task to the responsible person. An integration can transfer structured form data. For free-form emails, AI could suggest the topic and highlight relevant information. Ambiguous assignments and possible duplicates go to a person for review; binding replies need an appropriate approval step.

How to measure the benefit: Compare the time from receipt to correct assignment, subsequent corrections and enquiries without an owner. Faster entry helps only if the case can actually be handled afterwards.

2. Prepare and follow up on quotes

Each quote requires customer details, service descriptions and prices to be collected. Later, it may be unclear whether anyone has followed up. Start with a sufficiently complete enquiry, approved service descriptions, current pricing data and a clear quote status.

Rules can assemble suitable components, flag missing details and create a follow-up task after sending. AI could prepare a clear introduction or summary; prices and calculations come from the authoritative data. A responsible person approves the scope, terms and sending. Recording a completed sale or a rejection ends the follow-up sequence.

How to measure the benefit: Track preparation time, required corrections and open quotes without a next step. For a more developed sales workflow, the article on funnel CRM and structured follow-up explains how presentations, contact history and appointment booking can work together.

3. Organise deadlines and recurring tasks

Contract renewals, regular checks and recurring obligations live in spreadsheets or in individual people's heads. A system needs a reliable date, a recurrence rule, an owner and an unambiguous completion status. Cover arrangements and changed dates also need to be considered.

A rule-based workflow can create tasks in advance, remind people about open items and calculate the next date after completion is confirmed. Known date rules do not require AI. Suggesting a deadline from a document would be a separate AI use case requiring review. A person confirms completion and decides how to handle exceptions.

How to measure the benefit: Look at overdue tasks, time spent checking lists and incorrect reminders. In particular, check that completed items reliably disappear from the reminder list. A large number of notifications does not, by itself, show an improvement.

4. Preprocess incoming documents

Documents need to be opened, named, stored and linked to a customer or project. A suitable workflow needs the original file, accepted document types, required data fields and a clear filing structure. For scans, text recognition can first produce machine-readable text.

Fixed rules check file formats and required fields. AI could classify varied documents or suggest extracted information such as a reference number and date. The process preserves a link to the original passage so that details can be checked. Illegible pages, conflicting values and unclear assignments are set aside for review. Professional approvals or binding accounting entries remain a separate, controlled step.

How to measure the benefit: Count correctly preprocessed documents, manual corrections and follow-up questions; also measure handling time including review. A high number of processed files means little if every detail then has to be found again.

5. Make customer projects and approvals clearer

A draft is buried in an email thread, feedback is in a chat and nobody is certain which version was approved. The foundation is a project identifier, clearly named versions, responsible people and defined statuses such as “under review” or “approved”.

When a draft is ready for review, the system can create an approval task with a deadline and assign it to the responsible person. Rules prevent an older version from appearing as the current approval. AI could summarise lengthy feedback for the next editing step; the original remains available. An authorised person explicitly makes the approval decision. Silence is not treated as consent.

How to measure the benefit: Track search time, questions about status, waiting time for approvals and rework caused by incorrect versions. The goal is a clear next step for everyone involved.

6. Reduce duplicate data entry between systems

A new address is updated in the CRM but remains wrong in the quoting application. Before connecting systems, establish which application is authoritative for each field. You need stable customer identifiers, a field mapping and rules for conflicting changes.

An integration can transfer confirmed updates to the other system and make failed transfers visible. Retrying must not create a second customer or order. Fixed rules are sufficient for unambiguous data transfers. AI might help with inconsistent legacy data; merging records with uncertain identities should remain a proposal that can be reviewed.

How to measure the benefit: Compare time spent on repeated entry, inconsistent records and unresolved transfer errors. Less typing is valuable as long as mistakes are not simply spread across applications more quickly. Decide who resolves conflicts before the workflow goes live.

7. Prepare internal status reports

Before each team meeting, project updates, open quotes and due tasks are collected from different views. The foundation is maintained status data, a common reporting time and clear definitions: when is an item considered open, complete or overdue?

Integrations can collect the approved data; fixed queries calculate the figures. AI could turn them into a short draft report and flag unusual points for review. Each statement should be traceable to the underlying records. Missing data must remain visible. A responsible person checks the report and adds causes or decisions that cannot be established from the data alone.

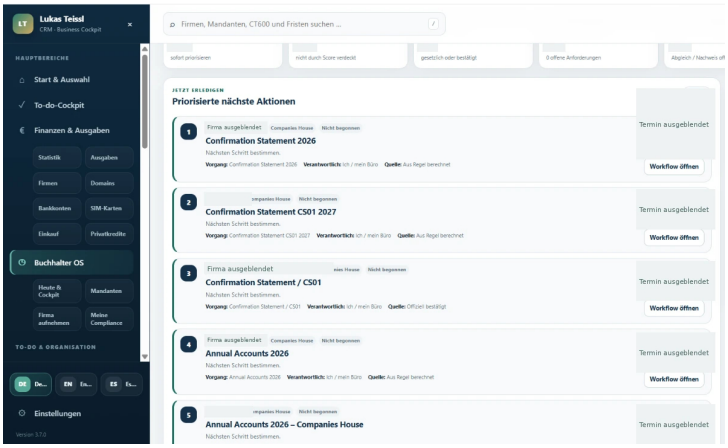
How to measure the benefit: Measure preparation time, necessary corrections and unresolved status information. A fluently written report is useful only when the figures, reporting period and open questions are correct.

Which workflow matches your bottleneck?

Workflow	Technical focus	Main source of effort
Enquiries	Data transfer and assignment; optional AI	Multiple channels and ambiguous requests
Quotes	Components, rules and follow-up tasks	Custom services and pricing logic
Deadlines	Date rules and confirmations	Exceptions and changing responsibilities
Documents	Text recognition, extraction and review	Varied formats and scan quality
Projects	Status, versions and approvals	Multiple participants and approval stages
Data entry	Integrations and field mapping	Duplicates and conflicting master data
Status reports	Queries; optional AI draft	Incomplete data and unclear definitions

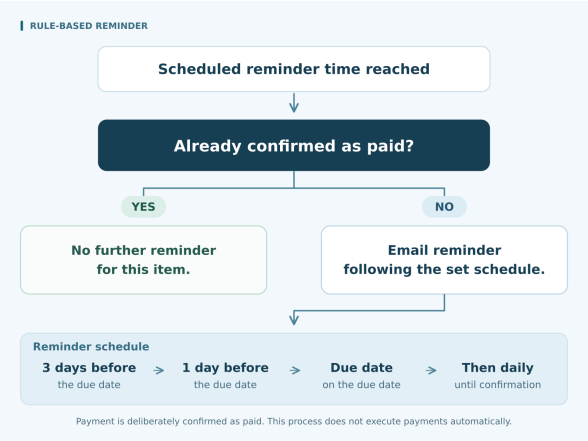
A real example: reminders in my own CRM

My CRM grew out of a specific problem: information was recorded in Excel, but different due dates still required regular checking. I designed and developed the system myself and use it in everyday work. It brings together recurring costs, tasks, domains and deadlines in one overview. The CRM reference with approved screenshots presents the application.



A view of my custom CRM: deadlines and open items in one overview. Approved original screenshot with private details obscured; the original interface is in German.

For outstanding payments, I receive email reminders three days before the due date, one day before, on the due date and then daily until confirmation. I deliberately record a payment as paid. That ends the reminder sequence for the item. This is a **rule-based reminder**; it does not describe automatic execution of payments.



Simplified representation of the described workflow: the confirmed payment status is checked before each scheduled reminder.

Scheduled reminder time reached

Already confirmed as paid?

Yes No further reminder for this item.

No Send a reminder according to the defined schedule.

Schedule Three days before, one day before, on the due date, then daily until confirmation.

My practical experience is a clearer view of open items and less mental effort keeping track. The CRM case study describes that personal benefit. Its reference to 80 per cent is a planning target for suitable routine tasks, not a measured time saving from this CRM. If you want to bring similar tasks together, the Lukas Teissl Compass can help you clarify your starting point.

Which process should you start with?

Choose a workflow that occurs often enough and whose current effort is visible. Define its start and finish: for example, “from receipt of an enquiry to a complete, correctly assigned case”. Name the responsible person and the desired outcome. “Automate our administration” is still too broad.

Then examine the data. Is the required information available and reliable? Which cases regularly deviate from the normal route? What happens if an item is assigned incorrectly or a check is missed? A manageable standard case with a clear route back to a person is a better starting point than a workflow full of unresolved exceptional decisions.

Include the remaining review effort and the ability to measure results. If checking takes as long as the original work, the approach is not yet convincing. I recommend comparing two or three concrete candidates using real cases. Choose the one with the best combination of expected benefit, data quality and manageable exceptions. You do not need a points-based score.

Assess effort, costs and benefits realistically

The cost of AI automation goes beyond a software licence. Initial work includes process analysis, setup, data preparation, integrations and training. Recurring costs may include software fees, usage-based API charges, operation, monitoring and maintenance. An API is the technical interface through which applications use a service's functions. Human review and subsequent changes also belong in the calculation.

Illustrative calculation using explicitly assumed figures: 200 cases per month × 3 minutes less handling time = 600 minutes, or 10 hours. After a further assumed 2 hours of review, **8 hours of usable capacity per month** remain.

This is a model, not a measured customer result. Available time does not automatically become a reduced salary payment or extra profit. Whether it produces an economic benefit depends, for example, on how you use the time and what recurring costs arise.

Measure complete handling paths, including follow-up questions and rework. Separate the initial investment from recurring effort and check whether the benefit remains plausible with fewer cases. The guide to choosing an AI expert and assessing value, delivery and quality explores provider evaluation and project scope in more detail.

From a suitable workflow to a verifiable result

1. **Record the starting point:** Document a typical case and relevant exceptions. Measure frequency, handling time, follow-up questions and open items.
2. **Define a limited objective:** Specify the result that the first implementation should deliver and which decision a person will continue to make.
3. **Try suitable sample data:** Use data you are authorised to process, avoiding unnecessary personal information where possible. Include incomplete and duplicate inputs.
4. **Review results and exceptions:** Compare them with the agreed requirements. Also check what happens when data is missing or a connection is interrupted.

5. **Assign operational responsibility:** Decide who handles errors, manages access and checks changes. Keep a route to manual handling available.

The results will show whether the workflow should be expanded. For analysis and technical implementation, IT consulting and business optimisation explains the scope of my services. Your existing tools and actual working process determine the appropriate solution.

Frequently asked questions about process automation

Is automation worthwhile for a small business?

Yes, if a recurring task creates enough work and the remaining operational effort stays manageable. For infrequent cases, a better template or clearer responsibility may be the more useful first step. Your workflow matters more than company size alone.

Which processes are suitable for a first project?

Frequent, clearly bounded workflows with reliable data and a visible outcome. An internal follow-up task or the transfer of complete form data can be a good candidate. Examine exceptions and necessary checks first.

When does AI help, and when are fixed rules enough?

Fixed rules suit known conditions, date calculations and unambiguous data transfers. AI can structure free-form text or prepare drafts. Use it where a test with your own data demonstrates a clear benefit.

Can existing software still be used?

That depends on its functions, export options and integrations. First check existing automation features and permissions. A targeted connection or extension may be sufficient; replacing everything is not a prerequisite.

What costs remain after setup?

Depending on the solution, there may be licences, API usage, hosting, maintenance and support. Add staff time for review, exceptions and changes. Agree on scope and responsibilities before implementation, then monitor actual operating costs.

Which recurring workflow costs you unnecessary time every week?

Write down the trigger, applications involved, current handling steps and desired result. Add a typical exception. You already have a clear basis for choosing your first process. The Compass can help you clarify your needs; in a personal conversation, we can discuss your specific workflow.

Sources and supporting references

1. Lukas Teissl CRM – reference and approved original screenshots

Lukas Günther Teissl · Accessed 16 Nov 2026

Evidence of the custom development, described work areas and approved anonymised CRM screenshot. The interface is original and was not generated for this article.

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2. CRM automation: my practical case study

Lukas Günther Teissl · Accessed 16 Nov 2026

Evidence of the initial problem, personal development and use, and reminder sequence until deliberate payment confirmation. The reference to 80 per cent is a planning target, not a measured CRM result.

https://www.lukasteissl.com/en/case-studies/crm-automation/

3. About Lukas Günther Teissl

Lukas Günther Teissl · Accessed 16 Nov 2026

Official author profile and context for his work in IT, software development and business analysis.

https://www.lukasteissl.com/en/about/

Useful next destinations

Discuss my process

A USEFUL NEXT STEP

Find a suitable starting point for your business

The Lukas Teissl Compass helps you clarify your needs and identify a useful next step. If you can already describe your workflow, we can discuss it personally.

Find a suitable starting point →

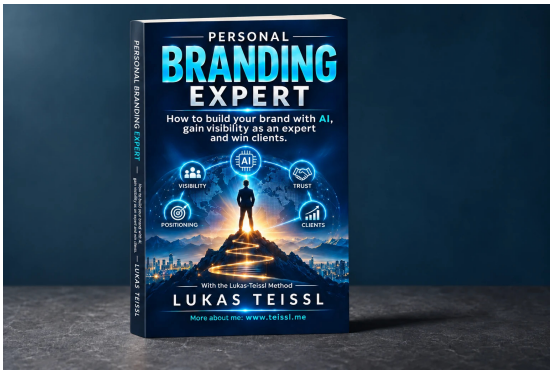
Open the original article

02 · IT CONSULTING & BUSINESS OPTIMISATION

Personal branding with AI: turn expertise into trust

Make your contribution clear, show evidence people can assess and use AI with your own judgement. A practical guide with a three-minute check and a seven-day plan.

Lukas Günther Teissl · Published 13 Nov 2026 · 10 min read



Your expertise becomes easier to trust when people can understand and assess it. Learn how to clarify your positioning, prepare credible examples and use AI thoughtfully, with a five-question check and seven practical daily tasks.

Key points at a glance

- Connect your expertise to a specific audience, a recognisable problem and a clear next step.
- Support your claims with context, your own contribution, evidence and honest limits.
- Use AI to organise and refine your material, then verify every claim and keep your own voice.

Imagine you are choosing between two consultants with comparable skills. One promises innovative solutions, excellence and transformation. The other explains the problem they solve, shows a relevant example and tells you what an initial conversation would cover. You still need to assess both. But the second has already made that assessment easier.

Your expertise deserves the same clarity. People who have never worked with you cannot see everything you know. They need a way to understand your contribution and decide whether to trust it. This guide shows you how to make that possible, use AI thoughtfully and take a practical first step with **Personal Branding Expert**, my book on positioning, credibility and personal visibility.

Your expertise. Your brand. Your next step.

Make it easier for the right people to understand your value.

Explore the focus of Personal Branding Expert, its complete cover and the English edition.

Discover Personal Branding Expert

What personal branding means when anyone can publish

Personal branding is the deliberate work of making your expertise, approach and contribution understandable and credible. Your reputation develops through what you do, what others experience and the evidence they can find. Visibility gives people an opportunity to encounter that reputation. It cannot establish the truth of a claim on its own.

A useful personal branding strategy connects three questions: what should people come to you for, why should they believe you can help, and how can they explore that possibility? Followers and polished photographs tell you little about whether those questions have been answered.

AI makes your judgement more important

AI can generate fluent explanations and plausible suggestions. Your distinctive contribution comes from the decisions you can explain: why you chose one approach, what you learned, where it failed and what you would change. Documenting that judgement gives readers something concrete to examine.

You can be recognisable without sharing every part of your private life. A clear professional focus, a consistent tone and an honest account of how you work give personality a useful place in your communication.

Start with a problem you can describe precisely

Choose a situation your intended reader already recognises. “Digital transformation” covers an enormous territory. “Customer enquiries get lost between the shared inbox and the service team” describes a problem someone can discuss. Your first task is to connect your expertise to that situation.

Write a working sentence: **“I help [specific people] address [recognisable problem] through [your actual contribution]. We begin by [a realistic first step].”** Then place one relevant example beside it. A positioning sentence becomes useful when a reader can follow the connection between your promise and your work.

A hypothetical consultant: from broad promise to clear contribution

Assume an IT consultant has the experience described below. This hypothetical example describes no real client project or commercial result.

Before: “I deliver innovative digital solutions for ambitious businesses.”

After: “I help small service businesses organise customer enquiries so responsibilities and next steps are visible. I combine process mapping with software implementation. Our first conversation looks at how an enquiry moves through your team today.”

The revised version identifies a reader, a practical task and a starting point. The consultant could support it with an approved workflow example, explaining their own role and its limitations. The improvement is clarity; whether a project follows depends on the actual need and fit.

Make your expertise possible to check

Choose one claim from your profile and ask what would let another person assess it. “Experienced in automation” becomes more informative when accompanied by a specific decision, a demonstration or an explanation of the work involved. For this article, use four prompts:

- **Context:** What was the situation, and what constraints mattered?
- **Contribution:** What did you personally do, and what belonged to others?
- **Evidence:** What can you show, link to or explain with permission?
- **Limits:** What does this example establish, and what remains unknown?

A useful example might be an annotated process diagram, a public demonstration or a technical article explaining a trade-off. If you cannot publish client work, prepare a clearly labelled demonstration. Give the reader enough context to distinguish a demonstration from a completed client assignment.

Google's guidance on helpful content asks creators to consider clear sourcing, demonstrable expertise and information about the author. Apply that principle to your own claims: let people trace the basis for your statements.

Use AI to sharpen your thinking and your writing

Begin with material that belongs to you: notes from a task, a question you hear regularly, an approved example and your explanation of a decision. Give AI a defined editing job. Ask it to identify jargon, organise an answer or compare different introductions.

Remove confidential details before using a tool, and use only material you are entitled to share in that setting. Here is a practical prompt you can adapt:

> Help me explain my work to [audience]. Use only the facts in these notes: [approved notes]. Draft three positioning statements, each under 50 words. Name the audience, the problem and my contribution. Do not add clients, qualifications, results or numbers. Flag missing information. Then list the claims I need to verify and any wording that sounds generic.

Review the output in three passes. First, match every factual claim to your notes. Second, check whether your intended reader would understand it. Third, read it aloud and replace phrasing you would never use in a conversation. A polished sentence that overstates your role needs correcting.

Google's guidance on generative AI content stresses accuracy, quality and relevance, including manual review before publication. Treat the prompt as a starting point for your judgement. Your review gives the result its professional value.

Give your website, LinkedIn and search a clear job

You do not need to build every channel at once. Choose a place where people can understand your offer in depth, and a place where you can contribute regularly to relevant conversations.

Your website: a coherent account of your work

Connect your positioning, examples, author information and contact route. Link a useful article to the relevant service or book page. Someone arriving through one question should be able to understand who wrote the answer and what they can explore next.

LinkedIn: professional context and conversation

Make your headline and introduction agree with your website. Share an answer to a real question, explain a decision or discuss a useful limitation. Choose a publishing rhythm you can sustain. Replying thoughtfully to one relevant discussion can be a sensible task for a week when you have little time.

Google and AI search: useful answers with clear context

Write descriptive headings, answer the question directly and show the basis for factual claims. Google's guidance for its generative search features continues to emphasise useful original content and established SEO practices. It does not require special AI markup, and appearance in search remains unguaranteed.

To assess business relevance, look beyond impressions: do enquiries mention the problem you address, does your evidence answer initial questions, and are the conversations appropriate to your offer? Visibility can lead to interest, scrutiny, contact and a possible collaboration. Each stage needs its own clear next step. For the wider commercial context, read personal branding, revenue optimisation and working online.

Bring the pieces together

A clear position. Credible evidence. A voice you recognise.

Personal Branding Expert connects these themes with thoughtful uses of AI. See whether the book fits the work you want to do on your own brand.

Explore the book and its approach

Your three-minute personal branding check

Open your website or main professional profile. Answer yes only when a visitor can find the answer there.

1. Can a new visitor understand my specialism and the problem I help address?
2. Can my intended reader recognise who my work is for and why it is relevant?
3. Is there at least one traceable example that supports a claim about my expertise?
4. Do my website and profile communicate a consistent focus, with key content easy to find?
5. Is there a clear, appropriate next step for someone interested in my work?

Count one point per yes, up to five. This is a reflection exercise, with no scientific or diagnostic claim. Each no identifies a concrete improvement. If you answer yes to all five, ask someone from your intended audience to repeat the check and explain what they understood.

A seven-day plan with something useful to show each day

Keep the scope small: one audience, one problem and one useful piece of evidence. These are complementary exercises developed for this guide.

1. ### Day 1: Choose a real question

   Write down a question a prospective client or colleague has actually asked. Describe who asks it, when it matters and what they need to decide.

2. ### Day 2: Write your positioning

   Use the sentence above. Replace broad claims with a task you can explain. Keep only work you can credibly offer.

3. ### Day 3: Document one example

   Use context, contribution, evidence and limits. Confirm permission to publish. If needed, create and label a demonstration using fictional data.

4. ### Day 4: Align your website and profile

   Check your introduction, headline and contact links. Make the same professional focus recognisable across both, using wording appropriate to each.

5. ### Day 5: Prepare one helpful answer

   Answer the question from day one. Ask AI to review structure or clarity, then verify the facts and restore your own voice.

6. ### Day 6: Ask a reader and test the next step

   Show the page to someone from your intended audience. Ask what you help with and what they would do next. Try the contact route yourself.

7. ### Day 7: Revise and set a review date

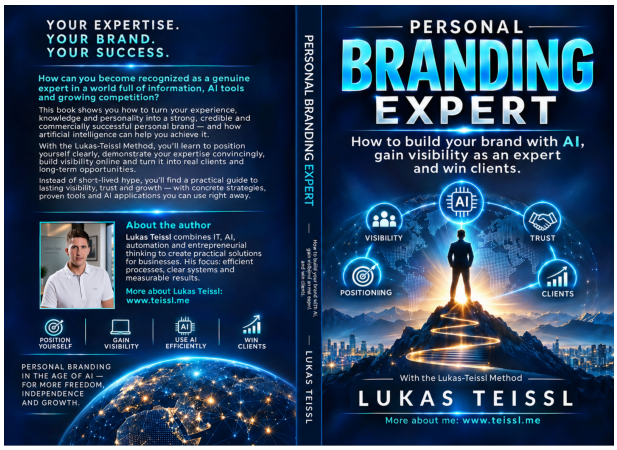
   Fix the clearest misunderstanding. Record what changed and choose one useful follow-up. Revisit the check in a month with fresh evidence.

Watch for four avoidable problems: addressing everybody, publishing interchangeable AI text, making claims without support and starting more channels than you can maintain. Use the week to improve one complete path from first impression to a meaningful next step.

Why I wrote Personal Branding Expert

I have been developing my own brand for more than 15 years. My work in IT and digital systems, alongside travel and international collaboration, has shaped my interest in how people understand each other and establish trust. I wrote Personal Branding Expert to connect that experience with clear communication and the practical possibilities of AI.

The official book presentation describes positioning, credible evidence of expertise, AI support for content and visibility with a clear next step. The cover introduces the **Lukas-Teissl Method** through positioning, demonstrating expertise, digital visibility and professional opportunities. Those are the themes presented here; the exercises in this article provide an additional starting point.



The English edition of Personal Branding Expert. Select the image to inspect the complete cover.

The book is relevant if your knowledge and personality are central to your work: as a freelancer, consultant, founder, specialist or leader. Use the book page to decide whether its emphasis matches your current needs. You can explore the German edition, the Spanish edition and all four of my books. You can also explore my background and the published references on this website.

Direct order · Search Amazon by title and author

Check the language, edition, price and availability with the provider before ordering.

Questions about building your personal brand with AI

Do I need a large audience to begin?

You can begin with a small professional network. Choose a specific audience, answer a relevant question and make your contribution understandable. The self-check helps you identify what needs attention.

Can I build a personal brand without sharing private details?

Yes. You can communicate your judgement through useful writing, demonstrations and professional conversations. Decide which experiences belong in public and keep a boundary you feel comfortable maintaining.

What should I leave to AI?

Give it bounded tasks such as organising approved notes or identifying jargon. Keep responsibility for facts, permissions, professional conclusions and the final wording.

Is this useful for employed specialists and leaders?

A clear professional profile can help you explain your contribution beyond your immediate team. Respect your organisation's rules and agree what work, information or examples you can publish.

How quickly should I expect commercial results?

There is no dependable timetable or guaranteed outcome. The seven-day plan is designed to improve clarity and evidence. Evaluate relevant conversations over time alongside your offer, market and capacity.

Where can I explore or order the book?

The official book page presents the English edition, the cover, language options and ordering routes. The Amazon title search uses the book title and author; check the edition and supplier details.

Sources and supporting references

1. Personal Branding Expert: official book page and complete cover

Lukas Guenther Teissl · Accessed 12 Nov 2026

Source for the stated book themes, the cover's description of the Lukas-Teissl Method, author background, editions and existing ordering links.

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2. Books by Lukas Teissl

Lukas Guenther Teissl · Accessed 12 Nov 2026

The author's stated motivation and the relationship between personal branding, IT, AI, travel and the four books.

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3. Creating helpful, reliable, people-first content

Google Search Central · Accessed 12 Nov 2026

Guidance on original value, clear sources, demonstrable expertise and information about the author.

https://developers.google.com/search/docs/fundamentals/creating-helpful-content

4. Google Search's guidance on using generative AI content on your website

Google Search Central · Accessed 12 Nov 2026

Accuracy, quality, relevance and manual review of AI-assisted content before publication.

https://developers.google.com/search/docs/fundamentals/using-gen-ai-content

5. Optimizing your website for generative AI features on Google Search

Google Search Central · Accessed 12 Nov 2026

Established SEO practices and useful original content remain relevant to generative search; special AI markup is not required and search appearance is not guaranteed.

https://developers.google.com/search/docs/fundamentals/ai-optimization-guide

Useful next destinations

Discuss your personal brand

Explore published references

A USEFUL NEXT STEP

Turn your expertise into a clearer personal brand

Choose one claim, find its evidence and make it clear. Explore Personal Branding Expert to see how its approach fits your next step.

Explore Personal Branding Expert and order →

Open the original article

03 · PORTFOLIO STRATEGY & INVESTMENT ANALYSIS

Finding a financial expert: questions, evidence and boundaries

A practical guide to better questions and verifiable decisions.

Lukas Teissl · Published 22 Sep 2026 · 4 min read



Find suitable financial support: define your needs, check relevant evidence and fees, and distinguish financial education from personalised advice.

Key points at a glance

- The need determines the appropriate service.
- Evidence must match the specific activity.
- Examine costs and incentives transparently.
- A book does not replace individual professional advice.

Searching for a financial expert often begins with a need for clarity. How can you understand your finances better? Which questions belong in a professional discussion? How can you tell whether an offer matches your actual needs? A title or convincing website does not settle those questions. This guide helps you describe your needs and check claims systematically.

Scope: This is general financial education and preparation for your own questions. It is not personalised investment, legal or tax advice and does not recommend specific financial products.

1. State the question you need answered

“I want to improve my finances” can mean very different things. You may lack an overview of regular spending, want to understand the risks and costs of an existing proposal, or need a recommendation based on personal circumstances. These needs do not necessarily call for the same service.

Write down the intended outcome in one sentence: “I want to understand my monthly cash flows”, “I need the charges in this contract explained” or “I need an appropriately authorised professional for a specific tax question”. A precise goal makes it easier to determine whether a provider offers the relevant service.

2. Distinguish education, analysis and personal recommendations

Need	Possible outcome	Question to ask
Understand the basics	Clearer concepts, relationships and personal questions.	Does the material explain its scope and limitations?
Organise documents	An overview of income, spending, contracts and unresolved issues.	Which data is needed and how is it protected?
Prepare a specific decision	Professional assessment of circumstances and options.	Which qualifications and, where required, authorisations cover this exact service?
Resolve legal or tax questions	Assessment by the relevant specialist.	Is the person authorised for the subject and jurisdiction involved?

This is an orientation aid, not a complete legal classification. The actual service, contracting party and country matter more than a marketing heading. A book can explain concepts and ways of thinking, but cannot replace an assessment of your individual circumstances.

3. Verify identity and relevant evidence

Record the full names of the person and organisation, their published business details and the precise contracted service. When authorisation is claimed, ask for the register and registration number. Visit the register independently and compare the details rather than relying solely on an image or logo.

In the United States, Investor.gov's Ask and Check guidance encourages independent questions and verification. Its specific register references are US-focused; they do not automatically apply to other countries.

For Germany, BaFin’s company database supports research within the authority’s remit. It does not cover every financial occupation. The appropriate register depends on the activity and country.

Keep competence areas separate. An IT certificate does not automatically establish competence or permission to provide investment advice. A finance qualification does not automatically demonstrate secure software-development skills. Ask for evidence relevant to the proposed work, including its issuer, content and currency.

4. Understand payments and incentives

Request a clear explanation of all charges: initial, recurring, product-related and those triggered by cancellation or switching. Ask who receives remuneration, how it is calculated and whether particular recommendations or introductions generate payments. Different payment models require specific examination; a label alone does not answer questions about conflicts of interest.

Use four questions: What do I pay directly? Which additional charges sit inside a product or agreement? Which alternatives are considered? What happens if I buy nothing? Have the answers recorded in writing. Unclear charges are an unresolved decision point, not a minor matter to revisit later.

5. Prepare a personal question sheet

A structured overview can be a useful first step before sharing sensitive original records. Write down goals, regular commitments, time horizons and open questions. Separate confirmed figures from estimates. Passwords, verification codes and full payment-account access should not be treated as ordinary preparation for an introductory conversation.

- What do I need to understand or decide after the meeting?
- Which commitments and existing agreements need consideration?
- Which amounts and time periods can I state reliably?
- Which losses or restrictions could I not realistically absorb?
- Which risks, costs and conflicts of interest remain unclear?
- Who is responsible for the final professional assessment?

This sheet does not prescribe a cash reserve, investment percentage or allocation. Those decisions require more context than a general checklist can provide.

6. Ask about uncertainty and alternatives

Do not ask only about the desired outcome. Ask about the assumptions, what could go wrong, which commitments arise and what the alternative is if you do not proceed. An illustration should be recognisable as an illustration. A past result must be distinguished from a promise about your future.

Treat pressure, unclear contracting parties, evasive answers and unverifiable success claims as reasons to pause and investigate independently. An immediate signature is not a substitute for understanding.

Financial knowledge as a starting point

From Income to Freedom is Lukas Teissl's finance book about more deliberate money management and financial self-determination. The financial education and portfolio knowledge page describes the educational scope and further learning resources. The author profile provides background information.

The useful next step is not automatically buying a product. It may be a better question, a verifiable credential or an explanation you can repeat in your own words. Financial knowledge can then provide a stronger basis for conversations with suitable professionals.

Context and limitations

> This article is provided for general information and analysis. It does not consider any individual financial situation and is not a personal investment recommendation.

Sources and supporting references

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Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) · Accessed 21 Sep 2026

German supervisory database; check the relevant jurisdiction and activity.

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U.S. Securities and Exchange Commission / Investor.gov · Accessed 21 Sep 2026

US investor education; apply the appropriate local checks.

https://www.investor.gov/introduction-investing/getting-started/researching-investments/ask-and-check

Useful next destinations

Financial education

About the author

A USEFUL NEXT STEP

Explore the topic

Explore the book, its topics and the next step that fits your needs.

Explore the finance book →

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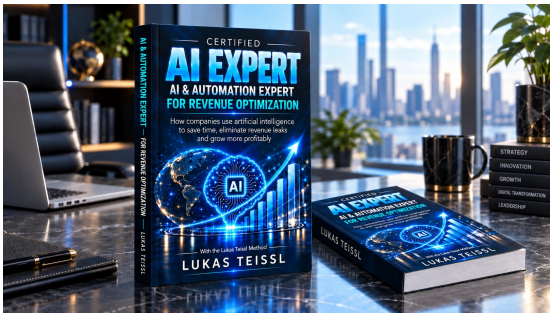
04 · AI, AUTOMATION & INTELLIGENT PROCESSES

Choosing an AI expert: assess value, delivery and quality

A practical guide to better questions and verifiable decisions.

Lukas Teissl · Published 22 Sep 2026 · 5 min read



Compare AI experts with six evaluation areas, a transparent capacity example and a practical checklist for pilot scope, data, quality and implementation.

Key points at a glance

- Understand the workflow and exceptions first.
- Model benefits with explicit assumptions.
- Test quality, permissions and failure cases.
- Agree on operation, costs and handover in writing.

You are looking for an AI expert for your business. The useful question is not who can name the most tools. It is who can understand a specific workflow, design a testable improvement and hand over something your team can operate. This guide provides a practical evaluation framework, a worked example and questions for the first project discussion.

1. Define the problem before choosing an AI solution

“We want to use AI” is not yet a project brief. Describe an observable bottleneck instead: enquiries are entered twice, quotations receive no follow-up, documents need repeated checking or information is scattered across systems. Identify where the process begins and ends, who owns it and which exceptions occur.

A useful starting point might be: “Every incoming enquiry should appear in the CRM with complete information, an assigned owner and a visible response deadline.” Whether a language model is necessary remains an open question. A well-defined integration or rule may be more appropriate for parts of the task.

2. Separate fixed rules from language-model tasks

Matching identifiers, checking required fields and calculating deadlines can be expressed as fixed rules. Summarising an unstructured message or preparing a readable draft is a different type of task. A thoughtfully designed workflow may combine both approaches. Tests using your data and requirements should determine which solution actually fits.

Define which actions the system may take independently. Preparing a reply is different from sending it without approval. An internal classification is different from posting a financial entry or making a binding commitment. Consequential actions deserve explicit boundaries, review and a way to reverse or stop the workflow.

3. Examine six areas, not just an impressive demonstration

Area	Question to ask	Evidence to request
Process understanding	Where does the workflow begin and end?	A process outline covering exceptions and ownership.
Data and access	Which information is genuinely necessary?	A data-flow and permissions overview.
Integration	How does the result reach the existing system?	An integration plan that covers failures.
Quality	What makes an output acceptable?	Agreed test cases and acceptance criteria.
Operation	Who handles changes and incidents?	Documentation, ownership and maintenance scope.
Economics	What benefit remains after review and running costs?	A transparent model with explicit assumptions.

This is an original working aid, not a scientifically validated scoring model. Mark each answer as “supported”, “unresolved” or “unsuitable”. A critical unresolved question about permissions or responsibility should not be hidden behind stronger answers elsewhere.

4. Estimate usable capacity, not promised profit

Hypothetical example, not a customer result: Assume your team handles 200 cases a month, taking twelve minutes each. That is 40 hours. A tested replacement workflow takes an average of five minutes per case, including human review: about 16.7 hours. Allow another two hours for system checks and upkeep. The model therefore releases approximately 21.3 hours of capacity.

The calculation is 200 × (12 - 5) ÷ 60 - 2 = 21.33 hours. Released capacity is not automatically cash savings or additional revenue. Its economic value depends on whether it reduces overtime, enables more work or prevents quality problems. Implementation, ongoing software charges, training and failure risks need separate consideration.

Before starting, measure follow-up questions, rework and unresolved cases as well as average handling time. Otherwise, a faster first step may merely transfer work to someone further down the process.

5. Agree on a bounded pilot

Begin with one workflow and a defined dataset rather than transforming the entire organisation. Include ordinary cases, incomplete inputs and difficult exceptions. Specify the expected treatment of each case before seeing the new system's answer. Keep a separate set of cases for final acceptance.

Test failure paths too. What happens when an integration is unavailable, an enquiry arrives twice or a required field is missing? Can a person take over? Is confidential information retained unnecessarily? Can you identify which workflow version produced an output? Only use data you are authorised to process; legal questions must be assessed for the actual application.

NIST's voluntary AI RMF Playbook provides a broader starting point for examining AI risks. It is not a replacement for project-specific evaluation or proof that a particular system is suitable.

6. Put handover, costs and boundaries in writing

Record the included functions, explicit exclusions and acceptance criteria. Clarify account access, operating documentation, export options and how changes will be handled. Recurring licences and support costs should appear alongside the implementation price rather than emerging only after the contract is signed.

Ask for relevant work samples that the provider is authorised to share, and establish their actual role in each project. A certificate may contribute to the evidence, but it does not replace task-specific competence. Equally, confidential customer material should not be disclosed without permission merely to make a sale.

Checklist for the first conversation

- Which single workflow are we improving, and who owns it?
- Which baseline measurements and failure cases can we document?
- Which data, integrations and approvals does the pilot require?
- Which quality threshold must always be met?
- How can we stop the workflow or hand it to a person?
- Which costs, maintenance duties and dependencies remain after launch?

From understanding to implementation

AI Expert: AI and automation for revenue optimization introduces the relationship between technology and business workflows. This article adds an independent decision aid to the book presentation; it is not a reproduced chapter.

For a specific project, review the scope of AI consulting and IT consulting for businesses and the software projects presented on this website. Compare these with your requirements. The useful next step is a clear process brief, not a premature commitment to a particular tool.

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National Institute of Standards and Technology · Accessed 21 Sep 2026

Voluntary guidance; not evidence of product suitability.

https://www.nist.gov/itl/ai-risk-management-framework/nist-ai-rmf-playbook

Useful next destinations

AI consulting & implementation

About the author

A USEFUL NEXT STEP

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Explore the book, its topics and the next step that fits your needs.

Explore the AI book →

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05 · AI, AUTOMATION & INTELLIGENT PROCESSES

From WhatsApp Lead to Customer: How a Smart Funnel CRM Accelerates Sales

One private presentation link, video engagement, PDF activity, intelligent follow-ups and appointment booking—combined in one clear, measurable system.

Lukas Günther Teissl · Published 14 Aug 2026 · 7 min read



Many leads are lost not because the offer is weak, but because nobody knows what the prospect actually viewed or when the right follow-up moment arrived. A funnel CRM makes this journey measurable and efficient.

Key points at a glance

- One private link can combine video, PDFs, contact options and appointment booking.
- Engagement signals help prioritise follow-ups based on actual behaviour.
- Automation reduces repeated explanations and manual chasing.
- Tracking should be transparent, purpose-limited and configured with data protection in mind.

The most expensive sales gap often appears after the first contact. A prospect says the topic sounds interesting. You send a link, a video or several PDF documents—and then the guessing begins: Was the link opened? Was the video merely started or genuinely watched? Were the documents reviewed? Is this the right moment to follow up?

What often happens without a system

- Prospects receive multiple messages and attachments without a clear journey.
- You repeat the same explanation personally although a strong video could handle the first presentation.
- Follow-ups happen too early, too late or not at all.
- Warm leads are treated like cold contacts because meaningful signals are missing.
- Good opportunities disappear even when there was genuine initial interest.

The problem is not necessarily a weak offer. Often, there is no reliable process between “That sounds interesting” and “Let us talk”.

The solution: one private presentation link as a digital sales assistant

Instead of sending disconnected links, videos and files, the prospect receives one clearly structured access point containing a short personal explanation video, the related PDF presentation, supporting documents, WhatsApp contact and a direct route to appointment booking.

The prospect can review the material at their own pace. You no longer need to repeat the entire first presentation in every conversation. At the same time—and depending on configuration, transparency notices and legal basis—you can receive meaningful engagement signals.



A single journey replaces scattered communication: send the link, let the prospect explore, understand engagement, follow up appropriately and make the next step easy.

What a smart funnel CRM can make visible

The goal is not covert surveillance. The goal is a transparent, purpose-limited sales journey. Subject to technical and legal configuration, the system can record whether an assigned link was opened, how much of a video was watched, whether PDFs were opened or downloaded, whether the visitor returned, which call to action was selected and whether an appointment was started or completed.

A signal is not a purchase commitment

Long watch time or repeated document views do not guarantee a sale. They help you prioritise attention and prepare a more relevant follow-up.



The value is not more data for its own sake. It is clearer prioritisation and a better-prepared next conversation.

How the process works

1. **Personal opening:** send a concise WhatsApp message.
2. **One central link:** video, PDFs, explanations and next steps in one place.
3. **Self-qualification:** the prospect decides whether the subject is relevant.
4. **Engagement analysis:** permitted interaction signals are consolidated in the CRM.
5. **Intelligent follow-up:** tasks, reminders or suggested messages are prepared according to defined rules.
6. **Appointment and decision:** meaningful interest leads to a conversation within a few clicks.

Why this is more than a landing page

Basic landing page	Smart funnel CRM
presents information	guides the prospect through a deliberate sequence
usually measures page views	connects permitted video, document and CTA signals
often ends at a form	links follow-up, CRM and appointment booking
provides isolated metrics	builds a coherent activity timeline

Two practical use cases

Example 1: financial freedom and wealth building

A private presentation package explains a structured financial journey through video and a supporting PDF. The confidential demonstration link is deliberately not published; access is provided only after a personal request.

Open a WhatsApp message template

> I have prepared a short presentation video that explains the complete context clearly:
>
> [private presentation link]
>
> Please watch the video first. I will also send the PDF presentation through WhatsApp so you can review the main points afterwards.
>
> If you then feel that the subject is relevant, you can book a conversation here:
>
> https://www.lukasteissl.com/en/appointment/
>
> You can also reply to me directly on WhatsApp.

Example 2: personal branding and professional positioning

A second private package explains how visibility, trust, clear positioning and a professional digital presence can influence enquiries and business opportunities. The funnel again connects video, PDF, direct contact and appointment booking.

Open the second template

> I have prepared a short video about personal branding:
>
> [private presentation link]
>
> It explains why your personal brand influences professional perception, trust and the quality of potential clients or business opportunities.
>
> I will also send the PDF presentation through WhatsApp. If you recognise that your positioning should be developed more professionally, reply directly or book a conversation:
>
> https://www.lukasteissl.com/en/appointment/

Where AI can create genuine value

AI should sit on top of a clean process rather than replace one. It can summarise engagement history, draft follow-up suggestions, prioritise contacts using defined rules, recommend relevant material and prepare repetitive sales tasks. Final decisions remain human.

Data protection is part of the architecture

Assigned links, video engagement and lead scoring may involve personal data. Purpose, data categories, retention period, legal basis and potential recipients should be explained transparently. Where consent is required, it must be freely given, specific, informed and unambiguous. The system should collect only what is genuinely necessary for the defined process.

Who benefits most

- consultants, coaches and experts with complex services,
- agencies and providers that repeat the same presentation frequently,
- established companies with unstructured lead handling,
- sales teams with too much manual chasing,
- and entrepreneurs who want a measurable and scalable customer journey.

The largest efficiency gain

You invest once in a strong explanation and a well-designed system. The same process then supports every new prospect consistently and measurably.

Why I can help

I do not design strategy only on paper. I have built and used my own CRM, Share Hub, analytics, appointment and automation systems for structured communication, interpretable engagement signals and more efficient customer acquisition. This practical perspective helps distinguish useful functions from unnecessary complexity.

A useful system connects

- a convincing presentation,
- a concise explanation video,
- structured PDF material,
- a privacy-conscious engagement model,
- CRM tasks and follow-ups,
- WhatsApp and email,

- and direct appointment booking.

Choose your next step



Review a custom funnel CRM system

Custom development

Build a funnel and CRM system around your sales process

We review your offer, presentation, signals, follow-ups and booking flow and turn them into a suitable, maintainable system.

Book an introductory call



Request a private funnel and CRM demo via WhatsApp

Direct contact

Request a private demonstration via WhatsApp

Confidential examples and protected access are shared only after a personal request.

Open WhatsApp Business



Online Income with a System course

30-day course

Online Income with a System

Understand positioning, offers, funnels, processes, AI and automation in a structured learning journey.

Explore the course

Conclusion: stop following up blindly

A smart funnel turns an informal first contact into a clear information and decision journey. The prospect receives what they need for an initial assessment, while you save explanation time and focus personal attention on conversations with meaningful engagement.

To develop a comparable funnel and CRM system for your company, consultancy or personal brand, book an introductory call or contact me on WhatsApp. Private demonstrations and full presentation packages are available on request.

Sources and supporting references

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Useful next destinations

Request a custom funnel system

View custom developments

Request a private system demo

A USEFUL NEXT STEP

Turn your sales process into a measurable system

In an introductory call, we can examine how to connect presentations, video, documents, follow-ups, CRM and appointment booking into one clear customer journey.

Discuss a funnel and CRM system →

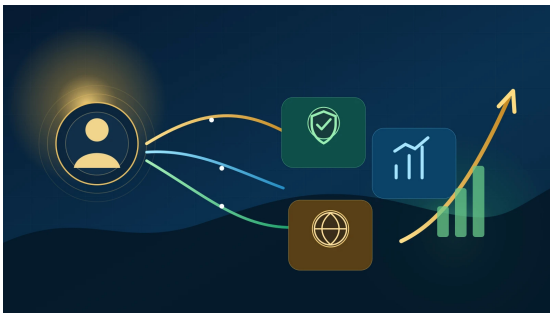
Open the original article

06 · IT CONSULTING & BUSINESS OPTIMISATION

Personal Brand and Revenue Optimisation: Become Visible, Win Clients, Work Worldwide

Why good work alone is no longer enough—and how to turn your expertise into a visible brand, a structured client journey and greater entrepreneurial freedom.

Lukas Günther Teissl · Published 14 Aug 2026 · 9 min read



Without clear and credible online positioning, strong expertise is often overlooked. This guide connects personal branding, revenue optimisation and digital systems for experts and established businesses.

Key points at a glance

- A personal brand is not a vanity project; it is a system for building trust.
- Visibility without a clear sales journey creates attention, but not predictable revenue.
- Established businesses can unlock revenue potential through positioning, processes and automation.
- Location independence requires more than a laptop: it needs a valuable offer and reliable systems.

The uncomfortable truth: In a crowded market, the technically best provider does not automatically win. Opportunities often go to the person or business that is positioned more clearly, easier to find and faster to trust.

What happens when your expertise remains invisible?

- Potential clients discover competitors whose competence is easier to understand.
- Your offer is compared mainly on price because its distinctive value is unclear.
- Referrals remain unpredictable and acquisition starts almost from zero each month.
- Knowledge, evidence and experience do not compound into long-term trust when they are not structured and accessible.

- Established businesses lose revenue when enquiries, follow-ups and sales journeys are not organised consistently.

This outcome is not inevitable. It becomes dangerous, however, when you deliver excellent work for years without building a digital position that continues working when you are not in a meeting.

A personal brand is not a vanity project

A professional personal brand does not require posting private details every day or pretending to be an influencer. It is the clear and recognisable answer to four questions:

- What do you stand for?
- Who do you help?
- Which concrete problem do you solve?
- Why should people trust you with that responsibility?

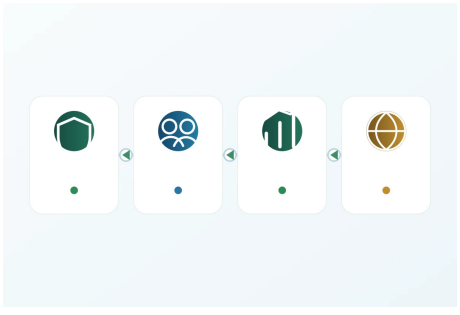
When those answers are visible consistently across your website, content, profiles, evidence and communication, you build a trust advantage. Research from LinkedIn and Edelman shows how strongly high-quality thought leadership can influence business decisions: decision-makers often regard it as a more trustworthy basis than conventional marketing material and become more receptive to organisations that demonstrate useful expertise consistently.

The essential shift in perspective

People do not buy only a service. They buy clarity, confidence and the belief that the right person understands their problem and can solve it reliably.

Why visibility alone does not create revenue

Reach can generate attention. Revenue appears only when there is a clear journey from first contact to decision. This is where personal branding and revenue optimisation become one system.



A strong brand becomes commercially valuable when positioning, trust, the sales journey and systems work together.

1. Positioning: become relevant to a specific problem

If you stand for everything, people rarely remember you for anything. Good positioning does not reduce your opportunities. It helps the right audience understand your relevance faster.

2. Trust: make expertise verifiable

Helpful analysis, clear points of view, references, traceable projects and an identifiable author turn claims into credible competence. Google explicitly recommends people-first content with clear authorship and demonstrable first-hand experience.

3. Revenue system: guide interest towards a next step

A visitor should not have to work out how a collaboration begins. You need clear services, suitable entry offers, understandable calls to action, appointment booking, follow-ups and organised prospect management.

4. Automation: systematise recurring work

Newsletters, CRM, scheduling, lead qualification and recurring communication can be automated responsibly. Automation does not replace personality or accountability. It prevents valuable enquiries from being lost through a lack of structure.

Two starting points—one common principle

For experts, consultants and independent professionals

Build online income around a credible personal brand

Develop a clear position, a comprehensible core offer and a digital path through which prospects discover you, build trust and take action.

For established businesses

Improve revenue through better systems

Identify where visibility, enquiries, follow-up, proposals or internal workflows lose revenue—and connect marketing, sales, automation and software into a stronger process.

Working from anywhere: freedom requires structure

A laptop alone does not create a location-independent business. Real freedom emerges when your offer can be explained digitally, trust is not tied to physical presence and your customer journey operates reliably.

I have travelled internationally for more than 15 years and have now experienced 42 countries. That perspective has taught me that freedom does not come from a single shortcut. It is built through adaptability, technical capability, clear communication and systems that work across countries and time zones.

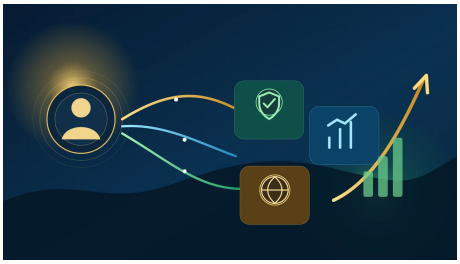
This combination of IT, AI, entrepreneurship, international perspective and practical systems development informs my consulting and learning programmes. Whether you want to work online or unlock revenue potential inside an existing company, I help you move beyond the idea and build a system that can actually be used.

A sensible way to begin

Four steps instead of ten competing projects

1. **Clarify positioning:** define audience, problem, value and credible differentiation.
2. **Build trust assets:** structure website, profiles, content, references and evidence consistently.
3. **Define the client journey:** from discovery through qualification and appointment to proposal and follow-up.
4. **Optimise the system:** measure, identify bottlenecks and automate appropriate parts with AI or software.

Choose the right next step



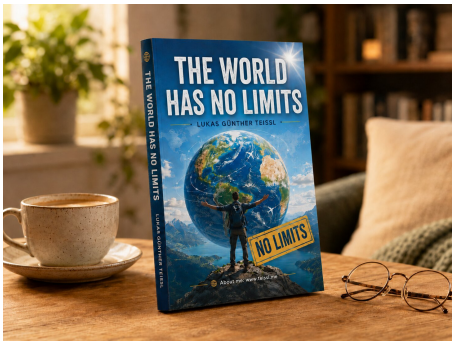
Review personal branding and revenue systems together

Personal strategy

Review positioning and revenue together

We examine your starting point, existing channels and the most useful next levers.

Book an introductory call



The World Has No Limits by Lukas Günther Teissl

My book

The World Has No Limits

Ideas about freedom, global thinking, personal development and the courage to take a different path.

Explore the book



Online Income with a System course

30-day course

Online Income with a System

Positioning, personal branding, a core offer, funnels, AI and automation in a structured learning journey.

Explore the course

Conclusion

A personal brand is no longer a luxury reserved for people with a large audience. It is strategic protection against being interchangeable and invisible. Revenue optimisation then ensures that trust does not disappear into nowhere, but leads into a clear and professional customer journey.

Your brand makes your expertise visible. Your systems turn it into a resilient business model.

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Useful next destinations

Discuss personal branding and revenue optimisation

View projects and evidence

A USEFUL NEXT STEP

Turn your expertise into a visible, working business system

In an introductory call, we can review your positioning, existing customer journey and the most useful levers for visibility, revenue and automation.

Book a no-obligation introductory call →

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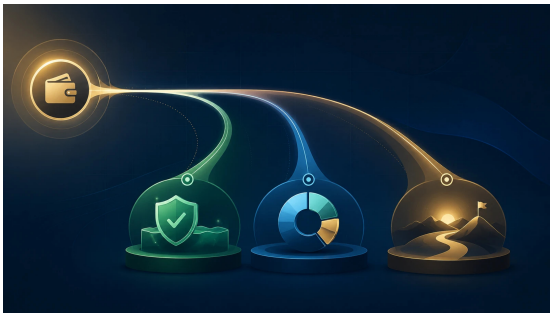
07 · PORTFOLIO STRATEGY & INVESTMENT ANALYSIS

Invest 20–30% of Your Income: A Practical System for Building Wealth

How to direct a fixed share of your net income towards reserves, a diversified portfolio and long-term goals.

Lukas Günther Teissl · Published 13 Aug 2026 · 5 min read



A strong income does not automatically create wealth. Learn how to allocate 20–30% across liquidity, diversification and long-term goals.

Key points at a glance

- Allocating 20–30% of net income can be an ambitious long-term target.
- Build liquidity first, then create a diversified core portfolio.
- Consistency and time are generally more valuable than trying to find the perfect entry point.
- Diversification can reduce dependence on individual risks, but it cannot eliminate losses.

What happens when you earn well for years but never decide how much of today's income should belong to your future life? In many cases, the problem is not insufficient income but missing structure: everything flows into the current lifestyle, reserves remain accidental and investments are made only when something happens to be left over.

The problem: a good income is not the same as wealth

A strong or stable income can create a sense of security. It is not a substitute for an accessible reserve, nor is it a portfolio that grows automatically. When you remain completely dependent on the next paycheque, an unexpected bill, a period without income or one concentrated decision can quickly create pressure.

What may happen when you do not prepare:

- Unexpected expenses have to be financed with credit cards or expensive loans.
- Long-term investments are sold at an unfavourable time because liquid funds are missing.

- Too much wealth depends on one market, company or asset.
- Valuable years for regular wealth building and compound growth are lost.

The good news is that you do not need the perfect investment or a complicated financial plan. You first need a resilient order of priorities and a fixed share that is consistently reserved for your future.

20–30% is a target range, not a rigid rule

For people who can cover essential expenses, have expensive debt under control and retain enough financial flexibility, **20–30% of net income** can be an ambitious target range. This share does not have to be invested entirely in capital markets. It can combine an emergency reserve, a long-term portfolio and personal future goals.

Net income	Target rate	Future contribution
€3,000	**25%**	**€750**
per month	for your financial future	reserved consistently

When that range is not realistic today, wealth building can still begin. A consistent 5% or 10% remains valuable, especially when it is automated and gradually increased. The key is not to start with the perfect amount, but to turn a good intention into a dependable system.

> **The most important question is not:** Which investment should I buy this month? **It is:** What fixed share of my income will automatically be assigned to my financial future every month?

The solution: spread risk through a three-layer portfolio



A resilient system combines protection, long-term diversification and personal financial flexibility.

1. Protection and liquidity

An accessible reserve reduces the risk of having to borrow money or sell long-term assets when an unexpected expense occurs. The appropriate amount depends on your fixed costs, obligations, income stability and personal need for security. The Consumer Financial Protection Bureau notes that even relatively small financial shocks can have lasting consequences when no savings buffer exists.

2. A diversified core portfolio

The long-term portion should not depend on a single product, share, property or crypto asset. Sensible diversification spreads risk across asset classes, regions, sectors, time horizons and levels of liquidity. Investor.gov explains that an appropriate asset allocation depends on time horizon and risk tolerance.

Diversification is more than “many positions”.

Ten similar technology shares do not automatically create a broadly diversified portfolio. What matters is whether genuinely different risks are being combined. Diversification cannot prevent losses, but it can reduce dependence on one development.

3. Goals and deliberately limited opportunities

A smaller flexible portion may support education, a business, major purchases or carefully limited opportunities. Higher-risk positions belong here only after the basic structure is stable and a possible loss would remain financially manageable.

A simple example

With a net monthly income of €3,000 and a 25% future allocation, €750 could be structured as follows:

- **€250** towards an emergency reserve until the personal target is reached.
- **€400** towards a diversified long-term core portfolio.
- **€100** towards education, major goals or deliberately limited opportunities.

Once the reserve is complete, its monthly contribution can be reassigned. The system therefore evolves with your life instead of remaining rigid.

Illustrative calculation only	20 years at 5% p.a.	30 years at 5% p.a.
€600 per month	**about €246,600**	**about €499,400**

This calculation is provided solely for illustration. It is not a return forecast and excludes taxes, fees, inflation, market volatility and possible losses.

Automation is stronger than willpower

A practical first step is an automatic transfer shortly after each salary payment. Instead of saving and investing whatever happens to remain at the end of the month, you reserve the agreed future contribution first.

Investing equal amounts at regular intervals can also reduce the need to predict the perfect market entry point. This systematic approach is commonly known as dollar-cost averaging.

A sound system does not require daily intervention. It needs clear rules, periodic review and, where appropriate, rebalancing—not impulsive decisions driven by fear or excitement.

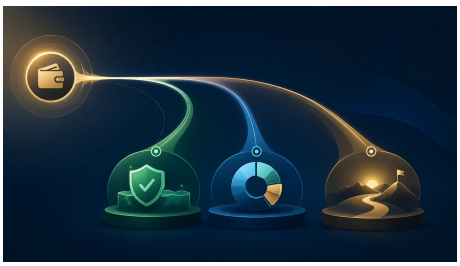
Your income should finance two lives

Your income should support your life today. A clearly defined share should simultaneously build security, ownership and options for your future life.

> Financial self-determination does not begin with the latest product or market trend. It begins with giving a fixed share of your income a long-term purpose.

Choose your next step

You can explore the topic on three levels: personally and strategically, independently through the book or step by step through the course.



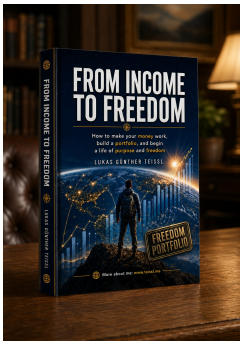
Strategic income allocation across liquidity, a portfolio and personal goals.

Strategic review

Review your portfolio structure

Examine objectives, liquidity, existing holdings, concentrations and risks through a transparent framework—without return promises.

Explore portfolio strategy



From Income to Freedom book by Lukas Günther Teissl.

My book

From Income to Freedom

An accessible introduction to conscious money management, reserves, diversification and long-term portfolio building.

Explore the book



From Income to Freedom 30-day course.

30-day course

Build your system step by step

Structure liquidity, risk, diversification, asset allocation and rebalancing through a clear learning journey.

Explore the course

Conclusion

You do not need the perfect product first. You need a clear percentage, a sensible order and rules that remain useful when markets are unsettled or life develops differently from your original plan.

Your future wealth is not determined by income alone, but by how much of that income continues working for you.

Context and limitations

> This article is provided for general information and analysis. It does not consider any individual financial situation and is not a personal investment recommendation.

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Useful next destinations

Portfolio Strategy & Investment Analysis

A USEFUL NEXT STEP

Would you like to turn your income into a resilient system?

In a non-binding introductory call, we can structure your objectives, liquidity, current holdings and risks transparently.

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