

The 5-Year Stealth Plan

From trapped employee to fully-funded exit — without your employer ever knowing.

Duplicate this template into your own workspace, fill in your numbers, and review it every Sunday. The plan only works if you look at it weekly.

Free template by [InvisibleExit](#) — the faceless side-business system for employed professionals.

How to use this template

1. Fill in **Your Freedom Number** first. Everything else derives from it.
2. Work through the phases in order. Each phase has entry criteria — don't skip ahead.
3. Update the **Weekly Review** section every Sunday (15 minutes).
4. Keep this document private. It never touches your work laptop, work email, or work cloud.

Part 1 — Your Freedom Number

Your Freedom Number is the monthly recurring revenue at which quitting becomes a *choice*, not a fantasy.

Field	Your Value
Current monthly take-home salary	\$
Actual monthly living expenses	\$
Desired safety buffer (%)	25%
Freedom Number (expenses × 1.25)	\$
Target MRR before quitting (Freedom Number × 1.5)	\$
Emergency runway target (months of expenses in cash)	12

Rule: You do not resign until your side-business MRR has covered your Freedom Number for **6 consecutive months** AND you hold 12 months of runway in cash.

Calculate yours automatically: <https://invisibleexit.com/tools/freedom-calculator>

Part 2 — The Stealth Rules (read before Phase 1)

These rules are non-negotiable for as long as you are employed:

- ☐ I have read my employment contract for non-compete, IP-assignment, and moonlighting clauses
- ☐ I never work on the business using employer equipment, network, or accounts
- ☐ I never work on the business during compensated hours
- ☐ The business does not compete with my employer and uses zero employer confidential information
- ☐ My name does not appear on the website, domain WHOIS, social accounts, or marketing
- ☐ Payments route through a legal entity, not my personal name
- ☐ I know my state/country's rules on side businesses and IP assignment

Scan your contract in 60 seconds: <https://invisibleexit.com/tools/non-compete-scanner>

Part 3 — The Five Phases

Phase 1 — Foundation (Months 1–3)

Goal: Legal entity, anonymity infrastructure, and one validated idea.

Entry criteria: Stealth Rules checklist above is 100% complete.

- ☐ Form an anonymous-friendly legal entity (e.g. LLC with registered agent)
- ☐ Business bank account + payment processor under the entity
- ☐ Faceless brand: name, logo, domain with WHOIS privacy
- ☐ Separate devices/accounts: personal laptop, new email, password manager
- ☐ Generate 20 micro-SaaS ideas; score each for demand, competition, buildability
- ☐ Validate the top idea with 10+ conversations or 100+ landing-page signups
- ☐ **Kill criteria:** if validation score is weak, return to the idea list — do not build

Phase 1 exit metric: one idea with real validation evidence + entity ready to bill.

Phase 2 — Build & Launch (Months 4–6)

Goal: Live product, first dollar of anonymous revenue.

- ☐ Scope MVP to 4–6 weeks of evenings/weekends (10 hrs/week max)
- ☐ Build with boring, fast tools — no infrastructure golf
- ☐ Pricing: one free tier (lead magnet) + one paid tier (\$9–29/mo)
- ☐ Launch faceless: directories, communities, content — never your personal accounts
- ☐ **First customer = Phase 2 complete.** Celebrate silently.

Phase 2 exit metric: ≥1 paying customer, invisibility fully intact.

Phase 3 — Traction (Months 7–18)

Goal: \$1,000 → \$4,000 MRR. This is the grind phase — most people quit here.

- ☐ One repeatable acquisition channel (SEO, marketplace, community, partnerships)
- ☐ Publish 2 pieces of faceless content per week, every week
- ☐ Ship one retention improvement per month (churn < 5%)
- ☐ Raise prices once (most underpriced founders can raise 30–50%)
- ☐ Automate onboarding + support so the business runs on 10 hrs/week

Phase 3 exit metric: \$4,000 MRR for 3 consecutive months.

Phase 4 — Escape Velocity (Months 19–36)

Goal: $MRR \geq \text{Freedom Number} \times 1.5$, sustained. Cash runway built.

- ☐ Sweep 100% of business profit into the runway fund — live on salary only
- ☐ Add a second product or second channel (de-risk single point of failure)
- ☐ Document every process so the business survives a 2-week absence
- ☐ Quietly plan transition: notice period, vesting cliffs, bonus dates, insurance

Phase 4 exit metric: Freedom Number covered 6 consecutive months + 12-month cash runway.

Phase 5 — The Invisible Exit (Years 3–5)

Goal: Resign on your terms. Reveal nothing you don't want to.

- ☐ Time resignation after bonus/vesting events
- ☐ Resign gracefully — burn zero bridges (your employer may become a customer)
- ☐ Decide: stay anonymous, or attach your name to the brand now that you're free
- ☐ Optional: sell the business (36–48× monthly profit is a common multiple) or scale it full-time

You are no longer an employee with a side project. You are a founder who used to have a job.

Part 4 — Weekly Review (every Sunday, 15 min)

Week of	MRR	New customers	Churned	Hours spent	Invisibility intact?	#1 blocker	Next single action
	\$				✓ / ⚠		
	\$				✓ / ⚠		
	\$				✓ / ⚠		
	\$				✓ / ⚠		

The one-question audit: "If my employer searched for this business tonight, would they find me?" If the answer is anything but a confident *no*, fix that before doing anything else this week.

Part 5 — Idea Pipeline Tracker

Idea	Problem it solves	Who pays	Demand evidence	Competition	Buildable in 6 wks?	Score /100	Status
							Backlog
							Backlog
							Validating
							Killed

Scoring guide: Demand 40 pts · Willingness-to-pay 25 pts · Low competition 20 pts · Buildability 15 pts.

Build nothing under 60.

Part 6 — Kill Criteria (decide these now, while you're calm)

- I will kill an idea if validation produces fewer than ____ signups / ____ conversations in 30 days.
- I will kill the product if MRR is under \$____ after 12 months of consistent effort.
- I will pause everything immediately if my invisibility is compromised.
- I will never let the side business damage my performance at work — the job funds the escape.

Template © InvisibleExit — free to use and adapt. The automated version of this plan (freedom-number tracking, idea validation, stealth audits, launch control) lives at invisibleexit.com — \$0.97/month, with a \$4K-MRR-in-12-months guarantee.