













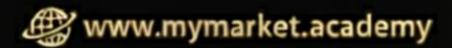
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The Wealth Gap

Escalators vs. Stairs

Understandable. Useful. Uplifting.

Why The Gap Keeps Widening

Owners ride escalators (assets)

While workers take the stairs (wages)

Sometimes the down stairs.

Asset prices outran paychecks

Asset Price Inflation Since 2000



S&P 500: +400%

Home Prices: +180%

Median Wage: +30%

Your paycheck is capped by hours in a day

Translation

If you owned assets, you caught an escalator

If you only earned wages, you got a treadmill

...with an incline

Hard Truth Time

The system is **not** waking up tomorrow with croissants and saying

"We fixed inequality"

(with confetti)

Stop waiting for a perfect policy patch

Update yourself

Investing as **Shield and Sword**



Defensive

It keeps you out of the **bottom 50%** where shocks hit hardest



M Offensive

It's how you climb into the top 20%, 10%, maybe 1%

Not because you out-hustled gravity, but because you used the escalator

Every Dollar is a Vote

- § For your future
- For your kids
- For owning a piece of the machine

Instead of just fueling it

The Compounding Family Saga

This is about three generations

And how one decision compounds across time

Generation 1

The Foundation

Starts at age 25

Invests \$500/month for 40 years

At 10% annual growth

Final Portfolio:

\$3.16M

Can safely pull ~4% per year

Leaves \$2 million to the kids

Generation 2

Building on the Foundation

Inherits **\$2 million** at age 30

Plus invests \$300/month

Rides it forward

Final Portfolio:

~\$18M

Leaves \$10 million to Gen 3

Generation 3

The Compounding Legacy

Inherits \$10 million

Lets it ride for 35 years

Final Portfolio:

Hundreds of Millions

Yes, that escalated quickly

Like a Marvel finale

The Flip Side

Never invest?

Retire on ~\$22,800/year from Social Security

Pass down...

Stories

And maybe debt

The REAL Antidote

Remember:

Even if you pass millions, 70% of wealth evaporates

by the second generation

Without literacy and structure

Teach while you build

- Use trusts, 529s, and rules
- Stewardship over flexing
- Financial literacy is the foundation



This is MISTER MARKET

Reminding you: Legacies aren't accidents

They're budgeted, scheduled, and annoyingly consistent

Built by boring plans and a thousand tiny "no's" today

So your bloodline gets a louder "yes" tomorrow





Understandable, Useful, Uplifting,



3-Minute Video



3 MIN

STEP 2:



Review Slides



2 MIN

STEP 3:



Read Notes



5 MIN

10 MINUTES TO MASTERY

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