

The Generational Wealth Starter Plan

Begin the inheritance — in money, structure, and wisdom.

"A good person leaves an inheritance for their children's children."

— Proverbs 13:22

Generational wealth is not a number — it is a structure that survives you. Money without structure scatters within a generation; structure without taught wisdom scatters within two. This plan starts all three layers — the assets, the legal scaffolding, and the wisdom transfer — at any income level.

1 THE THREE-GENERATION VIEW

WHAT I RECEIVED FROM THE GENERATION BEFORE ME (MONEY, HABITS, BELIEFS — GOOD AND BAD)

WHAT I WANT THE SECOND GENERATION AFTER ME TO HOLD BECAUSE I EXISTED

2 THE STRUCTURE — DO THESE REGARDLESS OF INCOME

Most estates are lost to absence of paperwork, not absence of money.

- A valid, current will**
Without it, the state decides. With it, you do. The single highest-leverage document you can own.
- Beneficiaries named on every account**
Pensions, investment accounts, insurance — check each one this month. Takes minutes; prevents years.
- Life insurance if anyone depends on your income**
Term cover for the working years. It is the bridge while the assets are still growing.
- One document listing every account, asset, and password location**
Stored where your executor can find it. Grief should not include a treasure hunt.

3 ASSETS THAT OUTLIVE YOU

The inheritance engine — simple, boring, compounding.

ASSET	STARTED?	MONTHLY CONTRIBUTION	INTENDED HEIR / PURPOSE
Global index fund			
Pension / retirement account			
Property (when surplus allows)			
A business or productised skill			

4 THE WISDOM TRANSFER

Proverbs is itself a father's wealth transfer — the money came with the manual.

- The next generation sees the system, not just the results**
Show them the payday split, the index fund, the will. Secrecy is how inheritances get squandered.

The Generational Wealth Starter Plan — continued

One money conversation per season

Age-appropriate, short, repeated. Wisdom transfers by drip, not by lecture.

THE ONE FINANCIAL PRINCIPLE I MOST WANT MY LINE TO KEEP

"You will never meet the person this plan is for. Build it anyway. That is what good ancestors do."

— HOUSE OF WISDOM

Follow @HouseOfWisdom for a new principle every weekday.