

Message From A Wise One

November, 2025

Listen up everyone,

What's happening right now is something I call the silent wealth extraction. It's not a crash. It's not a correction. It's a systematic transfer of wealth from one generation to another. And it's happening so slowly and so quietly that most people don't even notice it until it's too late. But I've seen this pattern before and I know exactly what's coming next.

Here's the math that will blow your mind. There are 73 million baby boomers in America right now. The youngest baby boomers are turning 60 this year. The oldest are turning 79. And here's what nobody is talking about. Over the next 18 months, those 73 million people are going to start liquidating their "assets" [(we will deal with that later)] at an unprecedented rate. Not because they want to, because they have to. When you turn 73, federal law requires you to start taking distributions from your retirement accounts. It's called required minimum distributions or RMDs. You don't have a choice. The government forces you to take money out and pay taxes on it. And right now, we're at the peak of baby boomers hitting that age.

In 2026 alone, more than 10 million people will be forced to start liquidating their retirement accounts. Now, let me do the math for you. The average 401k balance for someone in their early 70s is about \$280,000. That's \$2.8 trillion that's going to start flowing out of the market over the next few years. But here's where it gets really interesting. Baby boomers don't just own retirement accounts. They own real estate. They own businesses. They own stocks outside of retirement accounts. The total wealth held by baby boomers right now is approximately \$68 trillion. And over the next 10 years, apx \$68 trillion is going to change hands.

Now, you might be thinking, so what? That money has to go somewhere. It'll just flow to the next generation. And you'd be exactly wrong. That's the mistake that's going to destroy your wealth if you're over 35 right now; because here's what actually happens. When that much money starts moving, prices collapse. Think about it like this. When 10 million people are forced to sell their stocks at the same time, what happens to stock prices? They go down. When millions of retirees start selling their houses, to move into retirement communities or assisted living, what happens to real estate prices? They go down. When business owners in their 70s start trying to sell their businesses because they can't run them anymore, what happens to business valuations? They go down. And here's the part that should worry you even more. If you're between 35 and 65 right now, you're holding the exact same assets that are about to get devalued. You own a house. You have a 401k full of stocks. Maybe you own a business. You're diversified across exactly the wrong things at exactly the wrong time.

[Let's think about a hypothetical example named David.] David is 58. He had \$4.2 million. He was diversified across stocks, bonds, and real estate, just like every financial adviser tells you to be. He thought he was safe. He thought he was protected. But here's what his financial adviser never told him. At 58 years old, he's holding the exact same portfolio as every baby boomer who's about to be forced to liquidate. He's

on the same side of the trade as 73 million other people. And when everyone is trying to sell at the same time, there are no buyers. Since January 2024, most of David's stocks are down [(the S&P 500 might be hanging on until later)] because institutional investors know what's coming and they're rebalancing or getting out early. His real estate is flat lining because the market is starting to feel the pressure of millions of retirees selling their homes. His bonds are getting crushed because interest rates are doing things that nobody expected. He's lost \$680,000 and it's only going to get worse from here.

Now, here's where this gets really interesting and why you need to pay very close attention to what I'm about to tell you. The conventional advice that worked for the last 40 years is about to destroy you. Let me say that again because it's the most important thing you'll hear right about now. The financial strategies that made people wealthy from 1980 to 2020 are going to make you poor from 2026 to 2030. I'm 99 years old, so what do I care. I've watched this pattern repeat over and over again. I watched it in the 1970s when the post-World War II generation started retiring. I watched it in the early 2000s when the silent generation started liquidating. And I'm watching it happen again right now. Except this time it's going to be 10 times bigger because the baby boom generation is 10 times bigger than any generation before it.

But here's the part that will blow your mind. This isn't a disaster if you know how to position yourself correctly. This is the greatest wealth building opportunity of your lifetime. If you understand what's actually happening.

While everyone over 35 is (or should be) panicking and losing money, there's a small group of people who are going to multiply their wealth by five times or 10 times over the next five years. And I'm going to tell you exactly how to be one of those people. Stay with me because what I'm about to share is the exact strategy I've used to protect and grow my wealth through every single market correction or crash for the last 60 years. This isn't theory. This isn't speculation. This is pattern recognition from someone who's lived long enough to see these patterns repeat multiple times.

Let me start by telling you about 1987. I was 63 years old. Everyone told me I was too old to be making aggressive moves with my money. I was supposed to be conservative. I was supposed to be protecting what I had. But I saw what was coming. I saw the patterns. I saw the demographics. I saw the math. And I did the exact opposite of what everyone expected.

In August 1987, I liquidated 60% of my stock positions. My friends thought I was crazy. My financial adviser threatened to fire me as a client. Everyone said I was leaving money on the table. But I knew what was coming. And on October 19th, 1987, the market crashed 22% in a single day. It was the largest one-day percentage decline in stock market history. People lost fortunes (on paper anyway) overnight. Holding their positions "for the long run" only meant stunting the growth potential of their holdings for years to come. But I didn't lose a penny. In fact, I made \$40 million in the following six months buying assets that other people were panic selling.

I'm telling you this story not to brag, but to make a point. The people who survive and thrive in these transitions aren't the people who follow conventional wisdom. They're

the people who understand what's actually happening and who are in a position themselves to react accordingly, before everyone else figures it out.

So, let me tell you exactly what's happening right now and what you need to do about it.

First, understand that we're **not** facing a “crash”. We're facing something much more insidious. We're facing what I call the melt. Over the next 18 to 24 months, asset prices are going to slowly, steadily decline; not crash, decline. And because it's gradual, most people won't even notice it's happening until they've lost 30% or 40% of their wealth.

Here's how the melt works. Baby boomers start taking their required minimum distributions. For a while that will help the U.S. tax revenue side of the ledger. But, that also puts selling pressure on stocks. Stock prices could easily start declining... slowly. People may, or may not, notice their 401k balances going down. And, if so, they'll stop spending as much money (or at least they should if they know what's good for them). That slows the economy. A slower economy means lower corporate profits. Lower corporate profits mean more stock price declines. It becomes a self-reinforcing cycle.

First the melt, then the hidden recession, then depression they will say is only a recession, then....

And, BTW, Trump knows this all too well. That's primarily why (except for the huge national debt problem also looming on the horizon) he is pulling out all the stops to try and force big, international size, businesses from outside the USA to move into the country and set up shop (to avoid the U.S. tariff threats). Trump is hoping to boost start as much of the economy as possible. And everyone else is burying their heads in the sand and their back sides are sitting there ready to be kicked.

At the same time, baby boomers are selling their houses, not all at once, but steadily. Maybe they're downsizing. Maybe they're moving to retirement communities. Maybe they're selling the family home after one spouse dies. But the net effect is the same. More supply of “used houses” on the market; preventing investors from building new ones. And what happens when supply increases? Prices go down. And, because it's gradual, people tell themselves it's just a normal correction. But it's not a correction. It's the beginning of a multi-year decline. And here's where it gets really ugly for people over 35. If you're between 35 and 65, you're at exactly the wrong point in your financial life for this to be happening. You're probably at your peak earning years. Hopefully, you've been saving aggressively. You've built up a substantial nest egg. You own a house that you think is worth a lot of money. And all of those assets are about to decline in value at exactly the wrong time. If you're 40 years old right now, you're probably thinking you have 25 years until retirement. You're thinking you have time to ride this out.

But here's what you're not thinking about. If you lose 30% of your wealth over the next two years, you don't just need to make 30% back to break even. You need to make 43% back. And if you're planning to retire in 25 years, losing 30% now means you're starting from a much lower base for all your future compounding.

Let me give you a specific example that will make this crystal clear. Let's say you're 40 years old right now and you have \$500,000 saved. You're planning to retire at 65. If

your \$500,000 grows at 7% per year for 25 years, you'll have \$2.7 million at retirement. That's pretty good. But now, let's say you lose 30% over the next two years because you're following conventional advice. Now you have \$350,000. If that grows at 7% per year for the remaining 23 years, you'll have \$1.8 million at retirement. You just lost \$900,000 of your retirement because you didn't understand what was happening and you didn't protect yourself.

But here's where this gets even more interesting. While conventional investors are losing 30%, there's a group of people who are going to be making 30%, 50%, even 100% over the same period. And the difference between those two groups isn't intelligence. It's not luck. It's positioning. It's understanding "cash flow". Where will the money be flowing from and where will it be flowing to?

So, let me tell you exactly how to position yourself to be on the winning side of this transfer. First, you need to understand that traditional diversification is going to destroy you. Every financial adviser tells you to diversify across stocks, bonds, and real estate. But that advice was designed for a different world. It was designed for a world where demographics were favorable, where there were more buyers than sellers, where the population was growing and getting wealthier. That world doesn't exist anymore. In the new world we're entering, traditional diversification means you're diversified into disaster. You're spreading your money across all the asset classes that are about to decline together. It's like diversifying your money across different cabins on the Titanic. You're still on the Titanic.

What you need instead is what I call **asymmetric positioning**. You need to position yourself in assets that benefit from what's coming, not assets that get destroyed by what's coming.

Let me be very specific about what that means. **First**, you need cash... a lot of cash. I know that sounds boring. I know that sounds unsexy. I know your financial adviser is going to tell you that cash is trash, because it doesn't earn any return. But here's what your financial adviser doesn't understand. In a deflationary environment, cash is king. When prices are falling, the purchasing power of your cash is increasing even though the nominal amount stays the same.

Let me give you a specific number. If you're over 35 right now, you should have at minimum 40% of your net worth in cash or cash equivalents. Not 10%, not 20%, 40%. I know that sounds crazy. I know that goes against everything you've been taught, but let me explain the math. If you have \$1 million and you keep \$400,000 in cash (\$600,000 in other invested funds) while the market declines 30%, you still have \$400,000 in cash plus \$420,000 (on paper) in the other assets. That's \$820,000 total.

But more importantly, you now have \$400,000 in cash that has 30% more purchasing power because everything is cheaper. That \$400,000 can now buy assets that were previously worth \$571,000 (their assumed FMV before they also declined by 30% to approx \$400,000). You haven't lost wealth, you've gained purchasing power. Once those assets originally valued at \$571,000 drop by 30% (or more), to \$400,000 or less, you can now buy them because you have cash on hand to use.

But here's where it gets really interesting. After prices decline, you use that cash to buy assets from panicked sellers. You buy real estate from baby boomers that need to liquidate. You buy stocks from retirement accounts that are being forced to sell. You buy businesses from 70+ year olds who can't run them anymore and have no one to sell them to. And you buy them at 40%, 50%, 60% discounts because everyone else is trying to sell and nobody else has cash to buy.

This is exactly what I did in 1987. This is exactly what I did in 2000. This is exactly what I did in 2008. And this is exactly what I'm doing right now. While everyone else is fully invested and watching their wealth decline, I'm sitting on cash waiting for the inevitable panic when people realize what's happening.

Now, let me tell you about the **second** part of asymmetric positioning. You need to own assets that benefit from demographic decline, not assets that suffer from demographic decline. What does that mean in practice? It means you need to be thinking about where old people spend money, not where young people spend money.

Let me give you some specific examples. Health care... The average 75-year-old spends about \$20,000 per year on health care. That number is going to explode over the next decade as 73 million baby boomers age into their most expensive health care years. Companies that serve that demographic are going to print money. Pharmaceutical companies, medical device companies, home health care companies, senior living facilities. These are the assets you want to own. Another example is businesses that serve retirees. I'm not talking about cruise lines and golf courses. I'm talking about companies that provide essential services to people who are downsizing and simplifying their lives. Estate sale companies, downsizing consultants, companies that help people transition out of their homes. These businesses are about to see unprecedented demand. But here's the key. You don't buy these assets at today's prices. You wait for the melt to happen. You wait for panic to set in. You wait for everyone to be selling and then you buy with the cash you've been holding. This is how you turn a crisis into the opportunity of your lifetime.

Now, let me tell you about the **third** part of asymmetric positioning. And this is the part that most people never think about. You need to reduce your exposure to assets that benefit from demographic growth. What does that mean? It means you need to get out of assets that depend on young people making money and spending money. If you own rental properties, think very carefully about who your tenants are. If you're renting to young families, you're betting on young families having money to pay rent. But young families are getting squeezed by student loans, by high housing costs, by stagnant wages. That's a bad bet. If you own commercial real estate, think about what businesses are renting from you. If there are businesses that serve young people, you're on the wrong side of the demographic trade.

Here's another example that might shock you. Tech stocks (and AI)... Everyone thinks tech stocks are the future. Everyone thinks you have to own tech stocks to be successful. But, think about who buys tech products. It's young people. Young people buy new iPhones every year. Young people subscribe to streaming services. Young people buy video games. Young people work white collar jobs using tech. As the population ages and wealth concentrates in older hands, tech spending is going to slow

down. Not collapse, but peak and then slow down. And when growth slows down valuations collapse.

I want to be very clear about something because I can already hear some of you thinking, “*But Charlie*, you're being too pessimistic. The market always goes up over time. This time won't be different.” And you're right that the market goes up over time. But “over time” is the key phrase. Over time might mean 10 years. It might mean 15 years. If you're 40 years old right now and you have 25 years until retirement, sure, you can probably wait it out, but you're going to spend the next 10 years watching your net worth decline, which is going to change your behavior in ways you can't predict right now.

Let me tell you what actually happens to people psychologically when they watch their wealth decline year after year. I've seen this pattern dozens of times. Year one, they tell themselves, “It's temporary. It's just a correction. It'll come back.” Year two, they start to get worried. They check their accounts more frequently. They start reading more financial news. Year three, they start making emotional decisions. Maybe I should sell before it gets worse. Year four, they capitulate. They sell at the bottom. They lock in their losses. They swear they'll never invest again. And then 5 years later, when the market has recovered and is hitting new highs, they're sitting on the sidelines with cash earning nothing, too scared to get back in. This is the pattern that destroys wealth. This is the pattern that turns millionaires into people working at Walmart at 70 years old; because they can't afford to retire. And this is the pattern you're going to follow if you don't understand what's happening and position yourself correctly right now before it's too late.

Stay with me because I'm about to tell you the specific action steps you need to take in the next 30 days to protect yourself. This is where theory becomes practice. This is where knowledge becomes action. Here's what you need to do right now, today, before you finish [reading this advice].

First, calculate your liquidity ratio. Take the total amount of cash and cash equivalents you have and divide it by your total net worth [once you also calculate your real net worth]. If that number is less than 40%, you're in danger. You're overexposed to assets that are about to decline. You need to start liquidating positions and building cash reserves immediately [while you can still sell high].

Now, I know what you're thinking, “*But Charlie*, if I sell now, I'm going to have to pay capital gains taxes. It's going to cost me a fortune.” And you're right. It is going to cost you something. But let me ask you a question. Would you rather pay 20% in capital gains taxes now or lose 30% or 40% of your entire position over the next two years? The math is simple. Pay the tax. Build the cash position. Protect your wealth.

Second, stress-test your portfolio. Look at every asset you own and ask yourself one simple question. If we enter a 5-year period of slow demographic decline and asset price deflation, will this asset maintain its value or increase in value? If the answer is no, or if you're not sure, you need to seriously consider selling that asset and moving to cash.

Let me give you some specific examples. Do you own individual stocks? Look at the demographics of their customer base. If they're selling to young people, that's a red flag. Do you own real estate? Look at the demographics of your area. If it's an area with a lot of retirees, understand that property values are going to come under pressure as more inventory hits the market. Do you own bonds? Understand that bond prices move inversely with interest rates. And if we get the inflation spike that I think is coming in 2027 or 2028, bond prices are going to get crushed.

Third, and this is crucial, reduce your complexity. The more complex your portfolio is the harder it is going to be to manage through what's coming. If you own 15 different stocks, five different rental properties, three different businesses, and accounts at four different brokerages, you're going to make mistakes. You're going to miss things. You're going to react too slowly when you need to react quickly. Simplify. Consolidate. Get to a place where you can understand everything you own in 10 minutes or less. Because when things start moving fast, and they will, you need to be able to make decisions quickly without getting overwhelmed by complexity.

Here's a specific example from my own life that illustrates this perfectly. In 2007, I owned 23 different investment positions. Some of them were stocks, some were real estate, some were private businesses. It was complex. It was hard to manage. When I saw the 2008 crisis coming, it took me six months to liquidate everything and move to cash because there was so much complexity. I still made money, but I left money on the table because I couldn't move fast enough. After that experience, I made a decision. I was never going to own more than 10 positions at any time, ever. No matter how good an opportunity looked, if I was already at 10 positions, I had to sell something before I could buy something new. That discipline has saved me millions of dollars over the years because it forces me to be selective and it makes me nimble when I need to be nimble.

Now, let me tell you about the biggest mistake I see people over 35 making right now. And this is the mistake that's going to destroy more wealth than anything else I've talked about. Their mistake is when they believe that their house is going to save them.

Let me be very clear about this. Your house is not [always] an asset. Your house is [usually] a liability and you're emotionally attached to it [like almost everyone else]. [You will never be able to **prove** your house is an asset until the day you cash out and use **real math** to **prove** you ended up clearing more in gains than you lost in paying for all the associated liabilities during the time you owned the house – an exercise almost nobody carries out honestly upon the sale of their house.] I know that's going to make some people angry [or confused]. I know that goes against everything you've been taught [by your peers, your advisors, your RE agent, etc.]. But let me explain the math. Your house costs you money every single month. Property taxes, insurance, maintenance, upgrades, utilities and, if you have a mortgage, interest. All of those costs are [liabilities] eating away at your wealth. And in exchange, you're getting a **[(so called)]** asset that's about to decline in value. [And, unless you are smart enough to run a tab on every last dollar you spend on the liabilities side of the ledger, in order to **prove** you had a gain once you sell that house, don't try to tell people it somehow is or was an asset.]

Here's the specific math that will likely blow your mind. The average American homeowner who's over 35 has about 60% of their net worth [if not more] tied up in their house. Let's say you're worth \$1 million and your house is worth \$600,000. If housing prices decline by 20% over the next few years – which is very conservative, given what I think is coming – you just lost \$120,000 of net worth. And you can't do anything about it because you can't sell your house without having somewhere else to live. But here's where it gets even worse. Because housing prices are [probably flat lining if not] declining, you start to worry. What if it goes down more? What if I can't sell it when I need to [if I lose my job, etc.]? So, do you start spending more money on maintenance? Do you start upgrading things? Do you start making improvements thinking that will protect your value? If so, all you're doing is throwing good money after bad.

[Let's think about a hypothetical person named Michael.] He's 52 years old. He owns a beautiful house in the suburbs that he [and his wife] bought for \$800,000 in 2019. It was worth about \$1.1 million [on paper per the county assessor] at the peak in 2022. He thought they had made a great investment. He thought they were sitting on \$300,000 of "equity". But now in 2025, that house is worth about \$950,000 [on paper per the county assessor]. He's lost \$150,000 of "equity", and the decline is accelerating. But here's the worst part. Michael has spent the last two years upgrading the house. He put in a new kitchen for \$80,000. He redid the bathrooms for \$40,000. He put in a new roof for \$25,000. He spent \$145,000 trying to maintain the value of an asset that's declining. And every dollar spent on those improvements is a dollar they didn't put into cash or other protected assets. He's making himself poorer trying to protect an asset that can't be protected. This is the trap that millions of homeowners over 35 are falling into right now. They're emotionally attached to their houses. They've lived there for 10 or 15 or 20 years. They raised their kids there. They have memories there. And that emotional attachment is causing them to make terrible financial decisions.

Here's what I would do if I were 35 to 65 right now and I owned a house worth more than 40% of my net worth. I would sell it today. Right now, I would sell it, and either rent for the next 5 years or buy a much cheaper house and bank the difference in cash. I know that sounds radical. I know that sounds crazy. But let me explain the math [for those of you who took a little math in high school]. Let's say you own a house worth \$600,000 and it represents 60% of your \$1 million [for most folks it might be 90%] net worth. You sell it today. After cost, you walk away with about \$560,000 [or more, depending on what state you live in and how smart you are] in cash. You take that \$560,000 and you rent a similar house for \$3,000, including utilities, or less per month; just about anywhere that works for you. You will save that property tax, home owner insurance, interest on your mortgage that's only making a lender rich, etc.; outside of this basic math problem. That's \$36,000 per year in rent. Over the next five years, you'll spend \$180,000 on rent. But your \$560,000 in cash will be sitting there while housing prices decline 30% or more. After five years, that house you sold for \$600,000 will be worth about \$420,000. You can buy it back, or one just like it, for \$240,000 less than you sold it for. Even after spending \$180,000 on rent, you're ahead by \$60,000 or more. And that's before we account for the opportunity cost of having that cash available to buy other [real] assets at distressed prices.

But wait, it gets even better if we now work the rest of the math we skipped back there. While you were renting for 5 years, you weren't paying property taxes. You weren't paying for maintenance. You weren't paying for insurance. You weren't paying for all

the hidden costs of home ownership. Your landlord was dealing with all of that. Let's say those costs average out to \$15,000 per year. That's another \$75,000 you saved. Now you're ahead by \$135,000 just from selling your house and renting for 5 years.

And here's the final kicker. You had \$560,000 in cash available during the biggest buying opportunity of your lifetime. You could buy stocks at 40% discounts. You could buy rental properties from distressed sellers at 50% discounts. You could buy businesses that nobody else has cash to buy. The returns you make on that capital are going to dwarf anything you would have made by holding on to your house. This is how you protect and grow your wealth during demographic transitions. This is how you position yourself to be on the winning side of the wealth transfer instead of the losing side. And this is exactly what I'm doing with my own money right now.

Now, I can already hear some of you thinking, "*But Charlie*, I'm not like you. I can't sell my house. I have kids in school. I have a job. I can't just pick up and move." And I understand that. I really do. So, let me give you the second best option. If you can't or won't [due to lack of ambition or whatever] sell your house. If you can't sell, then at minimum, you need to **stop** thinking of your house as an investment and start thinking of it as a consumption expense. Stop putting money into upgrades. Stop trying to increase its value. Just maintain it and nothing more. And take every dollar you were planning to spend on improvements and put it into cash instead.

Here's a specific example. Let's say you are planning to spend \$50,000 on a kitchen remodel. Don't do it. Put that \$50,000 into a high yield savings account earning 5%. In one year, that's \$2,500 in interest. In five years, that's \$12,500 in interest. And more importantly, you have \$50,000 in cash that you can deploy when opportunities arise. That's infinitely more valuable than granite countertops that nobody cares about when you try to sell your house 5 years from now.

Let me tell you about one more specific thing you need to be aware of if you're over 35. And this is something that almost nobody is talking about. We're about to see the biggest wave of business sales in American history. There are about 12 million small businesses in America owned by baby boomers. Over the next 10 years, those business owners are going to try to sell their businesses; or maybe have their offspring take them over instead. But here's the problem. Either way, there aren't enough buyers. The next generation down, Gen X, is smaller. There aren't as many of them, and they don't have as much capital. What happens when you have 12 million sellers and only 6 million potential buyers? Prices collapse. Business valuations are going to get crushed. And if you're a business owner, over 35, planning to sell your business for retirement, you're quite probably in for a very rude awakening. Here's what's going to happen. Right now, the average small business sells for about three to four times EBITDA. That's earnings before interest, taxes, depreciation, and amortization. So, if your business makes \$500,000 in EBITDA, you might be able to sell it for \$1.5 to \$2 million. But as we move into 2026 and 2027, and millions of baby boomers flood the market with businesses for sale, those multiples are going to compress. We're going to see multiples drop to two times, maybe even 1.5 times. That same business that you thought was worth \$2 million might only fetch \$750,000 to \$1 million. I have one more thing to tell you, and this is the most important thing I'm going to say in this discussion. The window to position yourself is closing rapidly. We're past November 2025 right now. The demographic trends are already in motion. Asset prices have already started

declining. The wealth destruction has already begun. You don't have years to figure this out. You have months, maybe weeks.

If you're over 35, you have not simplified, you have not positioned yourself correctly and you don't take action in the next 30 to 60 days (90 days max), you're going to watch the next 5 years unfold in slow motion horror as your net worth slowly evaporates. You're going to watch your house decline in value. You're going to watch your 401k balance shrink. You're going to watch your business valuation collapse. And you're going to wish you had listened to me when you had the chance.

But if you do take action, if you position yourself correctly right now, this is going to be the greatest wealth-building opportunity of your lifetime. Five years from now, you're going to look back on this moment as the moment everything changed for you financially. You're going to have more wealth, more security, and more freedom than you ever thought possible. Not because you got lucky, not because you're smarter than everyone else, but because you understood what was happening and you had the courage to listen to good advice and position yourself correctly when it mattered.

I'm nearly 100 years old. I've lived through every major financial crisis of the last 70 years. I've seen fortunes made and fortunes lost. I've seen people prepare correctly and retire wealthy. And I've seen people ignore the warnings and end up broke. And I'm telling you right now with absolute certainty, if you're over 35 and you don't take action immediately, you will lose money in 2026. But if you do take action, you're going to be one of the winners in the greatest wealth transfer in human history. The choice is yours. Act now or regret it forever.

[Charlie Munger](#)'s good fake AI

P.S. If you read this far you were smarter than average. I told you all of this because it was now or never, and what Charlie would have wanted. Call it his dying advice to those I love; citizens of the greatest country on Earth.