BUILDING & PRESERVING WEALTH

# HOW MILLIONAIRES GET RICH

*Ten habits affluent families share, and most people are never taught.*

EXIT WEALTH ADVISORS
THE MILLIONAIRES WEALTH VAULT

Everyone wants the secret to wealth. The truth is less dramatic: most fortunes aren't built on a windfall, an inheritance, or a single lucky trade, but on ordinary decisions repeated with discipline over decades. Decades of working with entrepreneurs, executives, and affluent families point to one pattern: the people who build real wealth don't necessarily work harder than everyone else; they think about money differently. Ten habits explain much of the difference.

## THEY FOCUS ON OWNERSHIP

> Most people work for money. The wealthy acquire assets: businesses, real estate, equities, private investments, intellectual property. Income pays the bills; ownership builds wealth and, in time, freedom. The larger your stake in appreciating assets, the more compounding works in your favor.

## THEY BUILD WEALTH BEFORE THEY LOOK WEALTHY

> The instinct to look rich before becoming rich is common and costly. Those who succeed tend to delay gratification: sensible cars, a life kept well below their means, no inflation of wants as income rises. Spending to appear wealthy buys liabilities; building wealth means buying assets.

## THEY BUILD THE FIRST MILLION THROUGH OWNERSHIP

> The first significant wealth is often built through a business, because ownership creates opportunities a salary rarely can: equity growth, tax advantages, cash flow, enterprise value, and eventually a sale. The largest American fortunes were made through ownership, not wages.

## THEY INVEST CONSISTENTLY

> Investing isn't about predicting markets; it is about participating in them. Successful investors keep capital at work through good markets and bad, rather than waiting for the perfect moment. Time in the market has always mattered more than timing it, and compounding rewards patience.

## THEY LEARN THE TAX CODE

> Households spend more time planning a vacation than a tax year, yet taxes are often one of the largest expenses of a lifetime. As wealth grows, the planning grows with it: Roth conversions, Opportunity Zones, cash balance plans, cost segregation, charitable and estate strategy. The aim is never to avoid tax, only to avoid paying more than the law requires.

## THEY BUILD MULTIPLE INCOME STREAMS

> A single paycheck is a single point of failure. Wealth tends to arrive through several streams at once: business, rental, investment, consulting, private credit, royalties. When one slows, the others keep working, which is what turns income into stability.

## THEY BUY BACK THEIR TIME

> At some point success reveals that time is worth more than money, and the response is to outsource whatever doesn't create value: bookkeeping, administration, routine maintenance. The aim isn't luxury; it is focus. The best performers protect their hours for the work only they can do.

## THEY SURROUND THEMSELVES WITH THE RIGHT PEOPLE

> Financial success is shaped by environment. Those who do well tend to seek out people who push them toward longer horizons and larger thinking. Ideas and relationships compound like capital, and the best opportunities usually arrive through trusted networks, not advertisements.

## THEY THINK LONG-TERM

> Where most think in months, the successful think in decades. Wealth is rarely an overnight event; the attention stays on long-term trends, ownership, and relationships. Patience remains one of the least appreciated instruments in finance.

## THEY UNDERSTAND WEALTH IS ABOUT FREEDOM

> Eventually the purpose of it all comes into focus: wealth was never really about money, but about options. Time with family, meaningful work, the causes one can support, the freedom to decide how a life is spent. Money was never the destination, only the instrument.

# THE BIGGEST LESSON

*Wealth is rarely built through a single decision.*

It is built through thousands of them, made consistently: owning assets, managing tax, living deliberately, investing steadily, thinking in decades. There was never a secret, only principles applied long enough to compound.

The principles are available to nearly anyone. The discipline to apply them (and a team to coordinate them) is the harder part.

## APPLY FOR MEMBERSHIP AT EXIT WEALTH®

Exit Wealth® works with entrepreneurs, executives, retirees, and affluent families seeking a more coordinated approach to wealth management. Our members typically have at least $3 million in investable assets and want planning that connects investments, tax strategy, estate planning, insurance, business exit, and family legacy, rather than treating each in isolation. If you'd like to explore whether these strategies fit your situation, we invite you to apply for membership and schedule a confidential wealth review.

*Because the goal isn't simply to make more. It's to keep more of what you've already earned.*

## IMPORTANT DISCLOSURES