

**BUILDING**



**WEALTH**

Avoid The Financial Sins Of  
The Past That Cause  
Struggle, Trauma & Pain

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“Nothing in this world can take the place of persistence. Talent will not: nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not: the world is full of educated derelicts. Persistence and determination alone are omnipotent.”

– Calvin Coolidge

Below are the 5 disciplines of building BLK wealth:

1. Education (learning from books/websites/videos/successful people) and not re-inventing the wheel
2. Implementation (Action)
3. Persistence
4. Focus
5. Iteration (Kaizen -> Constant Education & Continuous Improvement)

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# INTRODUCTION

There is a struggle going on...

For the people in the back I said, “There is a struggle going on.”

And the struggle is happening right here in America.

What if I told you that it is projected that we are **ONE** generation away from the United States of America experiencing the level of poverty of a Third World Country?

Would you believe me?

Probably not because of the WMDs  
(Weapons of Mass Distraction).

But it's true.

As of 2022, the median net worth  
of Black American families was  
approximately \$44,500.

By comparison, and not by competition,  
the median net worth of White American  
families was approximately \$284,500.

But did you know that in only one  
generation from now (by 2053), the  
median net worth of Black American  
families is projected to be ZERO (\$0)?

If these projections in the “Road to Zero  
Wealth” report by the Institute for Policy

Studies are true, then this will be a seismic catastrophe for all Americans, not just Black Americans.

Can you imagine your children and grandchildren experiencing the level of poverty of a Third World Country?

Can you imagine 10.4 million Black American families struggling even more than they struggle today?

It has been said that when America has a cold, Black America has pneumonia.

But, God works in mysterious ways.

What are the chances that I would meet a well-known Wealth Preservationist & Certified Financial Fiduciary<sup>®</sup>, who

happens to be a Black American, working on his magnum opus (the most important work of his life) one morning in the sauna?

I still remember my first encounter and introduction to Benjamin (Ben) Green.

I had my eyes closed praying and meditating when I heard an assertive voice say, “you know, around the world the sauna is considered a sacred place for meditation.”

He was respectfully speaking to the chatter boxes in the sauna with us. And it worked, they stopped talking so much, and I was able to go deeper in to my

meditation. I was grateful.

Several minutes went by and once I opened my eyes, I realized it was just Ben and I in the sauna.

I hesitated because I didn't want to break the sacred rule, but felt I had to introduce myself to him... Even though he was in deep focus.

And, I'm glad I did.

Ben Green is the most brilliant financial mind I have ever encountered... And he has become a great friend of mine to boot. He cares deeply about the “Road to Zero Wealth” problem facing the future generations of Americans.

I feel blessed to have the opportunity to help him raise awareness and solve this potential seismic financial catastrophe facing all Americans, not just Black Americans.

Building BLK Wealth is the most important book of this generation.

I encourage you to answer the call and read this incredible book with your family and loved ones, just like I am.

God Bless America,



Anthony M. Ragland  
CEO of BeGreat!™ Agency

# CHAPTER 1

## Conventional Wisdom

On Friday, March 11, 2011 at 2:45 pm Tokyo time, I was ballin'! I had just moved back to Tokyo, the world's largest city. I was six weeks into a VP of Asia Pacific role where I was managing 10 staff members who had asked the big boss to bring me back to Japan. I was being paid a great salary (especially for a single guy), I had a dope apartment near the train station in Tokyo's equivalent of Beverly Hills, and my "Pimp Pad" furniture was arriving the next day to top everything off.

I recall it vividly. It was around 2:45 pm

and I was:

**A.** Going over final revenue projections for Q3 with Yuko, my Japanese country manager

**B.** Thinking about the massive bonus I was about to receive after we hit our numbers in Q3

**C.** Congratulating myself on the furniture that was about to arrive at my Pimp Pad

**D.** Smiling inside because of the 3 dates I had set up over the long holiday weekend starting in just 3 hours (I did mention that I was single, right?)

**E.** Admiring Tokyo Tower from the top floor of our office

**F.** Reflecting on how far I had come from the country roads of South Carolina and the streets of Atlanta

To put it mildly, I was pretty pleased with myself... I thought I was on top of the world at 2:45 pm Tokyo time.

And then – SNAP.

Or “Rumble” to be exact.

On Friday, March 11, 2011 at 2:46 pm, my world changed forever. One hundred miles up and a few miles off the coast of Japan near a city called Fukushima, the

Earth started shaking in what became one of the largest earthquakes in human history.

In 20 seconds, my staff and I went from confusion & silence, to concern, to panic, and then to hauling ass down the steps and outside of the 9-story building that I thought was going to collapse and kill us all.

I've experienced earthquakes before, so I thought this one was going to be like the other ones. The previous seven earthquakes I had been through weren't a big deal at all. A little rumbling, and they were gone in a few seconds.

On March 9th (two days before this one) we had a 7.4 magnitude earthquake that lasted about 10 seconds. It shook us up a good bit, but we shook it off and headed out for a team lunch right after it.

For the earthquake-uninitiated (which I pray to God you are), the amount of energy released during an earthquake increases by a factor of about 32 for every level you go up.

For example, a magnitude 6.0 earthquake releases 32 times more energy than a magnitude 5.0; a 7.0 releases about 1,000 times more energy, and a magnitude 8.0 releases about

32,000 times more energy than a 5.0. The March 11th Fukushima earthquake was a 9.0.

In earthquake preparation drills, the conventional training is to “shelter where you are”, or stay where you are inside the building. Why? Because many people die when coming out of buildings due to falling windows and other debris.

But in that moment, when I realized I was responsible for 10 lives, and when I realized that my parents would probably have to come retrieve my body from Tokyo, I defied conventional wisdom and called my team to action. Or in plain English, I looked at a few

of my team members, saw the concern turn to fear in their eyes, and told everybody to haul ass down the 9 flights of stairs. I was the last one out as we hauled ass to safety and stable ground, thankfully without any injuries along the way.

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Little did I know, about one hundred miles north along the coast, in a small fishing village named Fukushima, the same decision-making process was playing itself out at 2 elementary schools.

At one elementary school, the teachers followed the conventional wisdom and

the earthquake training drills they had been given time and time again. They told about 80 students to gather in the courtyard just like they had practiced.

At the other school down by the beach, the Japanese teachers at that school analyzed the situation, thought about the conventional wisdom, and at the moment of truth, said “*Ikimashoo!*” (Let’s get out of here)! Those teachers grabbed the students and literally headed for the hills.

Unfortunately & fortunately, the rest is history.

The 80 children who were led by their

teachers that followed the conventional wisdom were lost forever. They all perished at the snap of a finger in the tsunami that ultimately claimed 20,000 lives.

But what happened to the brave, out-of-the box thinking teachers who defied conventional wisdom? They lived, and so did the children that they were responsible for.

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In the exact same way, with the exact same type of decision process, today millions of Americans of all backgrounds face critical periods in their lives where they have to block out the conventional

wisdom, mass media, and WMDs (weapons of mass distraction) as they decide what actions to take and what path to follow to improve their lives and the lives of people they care about.

The average American is broke.

Sixty percent (60%) of Americans live paycheck to paycheck.

Fifty percent (50%) of Americans have less than \$1,000 in emergency savings in a bank account.

Forty percent (40%) of Americans have their highest credit card debt of all time.

But perhaps the most confusing and surprising stat, is that thirty-six percent

(36%) of people who make over \$250,000 a year live paycheck to paycheck.

To top it off, tens of millions of Americans have deferred their student loans, have little hope of saving up enough money to buy a house, and are delaying the start of their families due to a number of factors including debt, low savings for a home purchase, zero dollars (\$0) in retirement savings, and the fact that raising a child will cost \$300,000 on average going forward.

In a country that accounts for only 5% of the world's population but 25% of the world's GDP and 60% of the world's

stock market capitalization, these numbers above represent a great tragedy, but an even greater opportunity.

The United States has created more wealth for its citizens than any country in history. While this book shines a light on the challenge of wealth creation and preservation for Black Americans, the mission of this book is to help hard-working, self-aware Americans (of all hues) harness these wealth generation opportunities and build better futures for themselves and their families to make this country healthier, happier, and wealthier for all. In the coming

chapters you will be able to dig into the topics that are most relevant to you as you embark on your wealth-building and wealth preservation journey.

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# Building **BLK** Wealth

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