# Copy the Rich - Principles You Can Adapt

MATRIX REPROGRAMMED | MAKING MONEY

## ADAPTABLE PRINCIPLES

Retain ownership: Build a small business, own diversified shares or create intellectual property.
Risk: Concentration and illiquidity.
Concentrate to create, diversify to preserve: Focus career or business effort while keeping personal reserves diversified.
Risk: Confusing conviction with invulnerability.
Use legal entities for a purpose: Use the simplest structure justified by liability, tax and administration.
Risk: Cost, reporting failures and aggressive tax schemes.
Buy expertise: Pay for focused annual advice instead of building a family office.
Risk: Conflicted or unregulated advisers.
Control fees and taxes: Low-cost products, correct account wrappers and lawful deductions.
Risk: Letting tax reduction override investment quality.
Maintain liquidity: Emergency reserves and planned sinking funds.
Risk: Holding excessive idle cash for long periods.

## EVIDENCE BOUNDARY

This guide is educational, not personalised financial, legal or tax advice.
Returns are not guaranteed. Tax rules depend on jurisdiction and circumstances.