

## Step 1:



## The builders

Hard work, sacrifice and determination allowed this generation to build wealth. While they passed their wealth on to their children, they didn't communicate about the value of hard work and wise spending.

## Step 2: The spenders

This generation was born into a comfortable lifestyle and received an inheritance. The lack of communication about wealth, hard work, and wise spending resulted in them living lavish lifestyles and leaving nothing to their children.


## Step 3: The re-builders

By the third generation, the family wealth has disappeared, and they must roll up their shirtsleeves in determination, sacrifice, and hard work. The lack of communication from one generation caused a ripple effect that impacted their children and grandchildren.
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26742Z | REV 6-20

The old adage says a family can go from 'shirtsleeves to shirtsleeves' in three generations due to miscommunication of values, advice, and more.

Gen 2


Gen 3


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