

**The Maverick Show, Episode 30**  
**HOST: Matt Bowles GUEST: Ben Lakoff**

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Matt Bowles: Hey, everybody. It's Matt Bowles. Welcome to *The Maverick Show*. My guest today is Ben Lakoff. He is a serial entrepreneur, a chartered financial analyst, an angel investor, and a world traveler. He built a cryptocurrency exchange in Thailand in 2017 that he scaled and grew into one of the most popular cryptocurrency exchanges in Thailand. He then helped raise \$2 million through an ICO – initial coin offering – for his next venture. Today, he is the CEO of Intelligent Trading Foundation, which develops sophisticated tools for cryptocurrency investors. He is also an investor in B Hub Prague, a business incubator in the Czech Republic.

Originally from the United States, Ben speaks fluent Portuguese, Spanish, and English, and has lived for extended periods in Sao Paolo, Brazil, Bangkok, Thailand, and Kabul, Afghanistan. Ben was also an Under Armor-sponsored athlete and was named Thailand's fittest man. He now runs his business and manages his team completely remotely while traveling the world, having epic adventures. He has lived primarily outside of the United States for eight of the last 10 years, and he's now been to over 60 countries. Ben, welcome to the show.

Ben Lakoff: Hey, Matt. Thanks for having me.

Matt: It's so good to have you here, my man. I'm super excited for this interview. Just to set the scene, you and I have been hanging out now for about two weeks. We spent about a week in the Canary Islands, and we've now been hopping around. We just spent the day in Casablanca, Morocco yesterday.

Ben: Yeah, it was pretty cool.

Matt: It was really, really cool. Have you been to Morocco before?

Ben: I've been there, but actually, only to Tangiers, which is very much a border town. I was with my family in southern Spain. I thought it would be a good opportunity to take my parents over to Africa for the first time. I don't know if they'll make it back to Africa, so it was a good opportunity.

Matt: That's awesome. I lived in Marrakesh for about a month last year, and I initially went to Morocco in about 2015, so I've been to Casablanca, but it's always good to get back to Morocco. I do like

the vibe a lot, so that was a fun day.

I'm super excited to have you here, man. I want to start – we have so much really interesting stuff to talk about, but I just want to start by introducing your backstory a little bit. Maybe you could talk a little bit about where you grew up, and initially, what got you interested in finance and investing, and maybe some of your personal finance habits, and how you developed that interest growing up.

Ben: Sure. I grew up in Richmond, Indiana. It's a small midwestern town of about 35,000 people. I was quite interested in finance, equities, and investing from an early age. I was a little bit of a weirdo. I asked for stocks for my birthday at the age of 16 after finding out about compounding interest. I really prioritized saving a lot of my money, putting away as much as possible, having good asset allocation, and letting that grow, with the idea of becoming less dependent on a paycheck as I grow older in my life.

But, growing up, I was always interested in that, so that led to me studying finance in school. I was very interested in traveling as well. I studied Spanish and was setting up to work as an expat in some area of finance after university.

Matt: Awesome. What about your travel passion? Where did that come from as you were growing up and going through your journey?

Ben: That's an interesting question. My parents ask me all the time why the heck I travel so much. But, as a child, we used to travel quite a bit as a family, doing a lot of camping trips around the U.S., so from an early age, the idea of getting out and seeing new things was always ingrained in me, but it was really my sophomore year of university – my sister and I did a backpacking trip through Central America for a month or two, and this really opened up my eyes.

We met those travelers that said, "Oh yeah, I've been on the road for two years," down there doing whatever it was they were doing. So, it really opened my eyes to the idea of nomads, vagabonds, and long-term travel. I was a college golfer in university, so I wasn't able to study abroad, so I always wanted to travel. I wasn't able to during school, so when I graduated, I actually opted to take a year off, backpack, do a little bit more longer-term traveling, and scratch that travel itch a

little bit more.

Matt: That's awesome. So, you were a Division I golfer in college. That was a huge passion and centerpiece of your life for quite a while.

Ben: It was a big part of my life for a long period of time. That's for sure.

Matt: What did that mean to you? Can you talk a little bit more about golf, what you loved about it, and what it meant to you growing up?

Ben: Growing up, I played a number of sports, but golf was really one of those sports that, for some reason, I really got obsessed with. I was the guy in high school – middle school, even – we were dew sweepers. We'd be out on the golf course at 6:00 a.m., practicing chipping and putting and working on our game.

So, it's just something I really got obsessed with. I think I started playing with my dad when I was younger, and I quickly started playing in more competitive events through high school. Actually, our high school team won the state tournament my sophomore year, and I was fortunate enough to get a scholarship to play golf at university, which is pretty serious at the Division I level. It had a big part of my life.

Matt: Post-university, what's your golf game like now?

Ben: As a traveler, it's tough to carry around the golf clubs when you're traveling around. When I lived in Bangkok, I did have my clubs out there, and I started playing a little bit, but what I realized was that some of the happiest times I was golfing was late in the afternoon in the summer with my dad, having the golf course all to ourselves, zipping around, playing golf, and chatting about life. Those are the fun things, and getting behind tourists in a sweaty Southeast Asian golf course didn't have that passion that I liked. I found that out quickly.

Matt: Right. So then, as you moved into your professional career – you were in the corporate finance world for many, many years before you took the entrepreneurial route. Let's talk a little bit about that. I'm always curious how people get into these location-dependent entrepreneurial lifestyle situations. Some people come into it right out of the gate as purebred entrepreneurs, and that's what they do

from the start. And then, other people are in the corporate world for quite a while. I was in the nonprofit space for many years until I was 30 years old, and then I got fired from my job, and I was like, “I’m going to take the entrepreneurial route now.”

Ben: You had to figure something out.

Matt: Yeah, so everybody has a different journey and a path to getting there, but what was your path and your thinking in terms of going into the corporate finance world, and what were some of those experiences like?

Ben: So, for me, the way that I ended up in corporate finance makes sense now, but it didn’t make sense at the time. I graduated university and traveled for a year. I was getting a little tired of traveling and bouncing around so much, so I got a job as a bartender in Buenos Aires, and I actually met a wealth manager who came in for dinner with his wife.

We started talking. I was saying how the year 2009 was not the best time to get a job in finance on Wall Street, and he said, “I manage money. I look for an intern during the summers.” So, I ended up sending him my résumé and got an internship, which was rather serendipitous and quite lucky.

But then, when I ended up home, packing up to move out to the internship, which was in Aspen, Colorado – very nice for a summer internship – I played golf with the VP of HR of a big multinational. I was obviously talking about my travels. I’d just gotten back, I spoke Spanish, I’d been to all the countries in South America, I loved the culture, and I wanted to work down there.

He said, “We’re actually expanding in South America, and we’re always looking for people in finance who are interested in doing the expat thing. If that would be interesting, send me your résumé. I’ll put it through and get you an interview.” So, I actually got an interview, went through the whole process, and got a job offer with them before I moved out and finished up my internship in Colorado.

So, I did the internship in Colorado and moved back to Indiana, where I started this corporate job – Belden was the name of the company – and started with them with the idea of wanting to be an expat living and working in South America. I knew that I wanted

to be a “digital nomad” at some point, but at that time, I wanted to start my career off and learn as much as I could, and if I could be an expat and live abroad at the same time, experiencing a new culture, that would be ideal. So, that was the goal at that point, and for the first part of my career, my sole focus was what countries I could work in where I could experience the culture, build my résumé, and climb the ladder that way.

Matt: That’s awesome, and I think that’s also really different. I always find that when you have a long-term stay somewhere and you actually live in a foreign country, it’s so different than traveling through at a fast pace. Would you talk a little bit about that? You mentioned briefly that you did a backpacking trip for about a year. Could you talk about that first, what that was like, the student budget you were on, and how you hacked that, but afterwards, go into what the differences were between doing that and actually residing somewhere?

Ben: Definitely. So, the first part, the travel and the budget mentality – I had done a summer backpacking trip in Central America, so I had a pretty good idea of what the estimated costs were per month, but the problem was that I didn’t know for how many months I was going to travel. So, during my senior year of university, I got a job as a waiter and started saving up as much as I could. So, I saved up a really good nest egg and started traveling, but once I got on the road, I realized it was something that I really liked and wanted to do for as long as I could.

So, I actually started that trip with three months with my brother, finishing up the rest of Central America, which was quite special. I did the top half with my sister and the bottom half with my brother. I spent a total of five or six months in Central America with my family members.

As we went through Central America, I realized that I liked the idea of vagabonding and spending a longer period of time on the road, and I decided I would figure out – the economy was still the global recession, so by the time I figured it out, the economy would be a little bit better, and I could pick back up where I left off.

During the first couple months of that trip, I started realizing that the more you live on a shoestring budget, the longer you can travel,

so I started calculating it out and getting to this gross number of years I could travel on the savings that I had.

Matt: What kind of numbers are talking about for “shoestring budget”? What were you budgeting at that time in your life?

Ben: My budget was \$500.00 per month, which is insane now. I go to my buddy’s bachelor party and drop \$5,000.00 on a weekend. It’s pretty gross that you can spend 11 months traveling... I was very much on a shoestring budget. I spent a bunch of time in my tent, I couch-surfed, hitchhiking – all the things they tell you not to do while traveling.

Matt: That’s amazing. So, just to be clear, what does \$500.00 a month include?

Ben: All the visas, flights, and everything else.

Matt: Five hundred dollars a month includes all your airfare, accommodations, food – everything.

Ben: Yeah. Well, I didn’t take any flights. I did the whole thing by bus, which included a 36-hour bus. I had more time than money at that point.

Matt: That’s amazing. And then, what were your major takeaways from that trip? After you did that for a year, what did you come away with? What was the personal growth or the realization that you took away from that experience?

Ben: When you realize how much you actually need to experience the things you want to experience and provide yourself the necessities of food, housing, and all of those sorts of things, knowing that if the shit completely hits the fan, you can scale back your spending and live really small – that’s a really good takeaway.

Matt: I totally agree with that. I think that’s really significant. That’s why it’s so significant for people to spend time in countries where the cost of living is so much lower and you just don’t need to spend that much money to get your basic necessities taken care of. You can live this amazingly minimalist life in a pretty low cost-of-living area and have these extraordinarily beautiful, natural landscapes and sunsets and be around amazing people, and you can

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do it for so little money.

Ben: I do it for a little more money now. I don't enjoy sleeping in hammocks and tents for the majority of the month, but still, I agree.

Matt: Still, though, a lot of places in the world – even if you travel in the nice way – are a lot cheaper than in the United States.

Ben: Oh, yeah. It's amazing.

Matt: So, let's talk about when you actually moved and did the expat thing. You were staying in places for eight to 12 months. What was that like? And, your first location was Sao Paolo, Brazil.

Ben: It was, which was coming off the 12 months of travel, having spent \$6,000.00 the whole year. I started my big boy job after the internship, started getting a nice salary, and a month or two into the job, they said, "Hey, we're doing an acquisition in Brazil. Since you speak Spanish, we want to send you." Of course, I said, "That's great, but they don't speak Spanish. They speak Portuguese. It's similar, and I know some words, but not much." They said, "Well, are you interested in helping, or not?" I said, "Yeah, of course."

So, I went down there for a two-week assignment, but before I did it, I took a crash course, bought Rosetta Stone, and did a bunch of language-learning skills for Portuguese, so when I got down there, I actually was speaking "Portuñol," a nice mix of Spanish and Portuguese, to everybody. So, of course, when we got back, they were like, "Ben actually does speak Portuguese. He was speaking to everybody the whole time we were down there."

So, during that due diligence trip, they ended up buying the company. They needed somebody to go down there and help with integration, so they ended up sending me down there for about a year, which was pretty wild. For three weeks down there and one week back in the U.S. on business-class tickets, it was a very different travel lifestyle than what I was used to during that year on the road.

Matt: For sure. I want to ask how you feel about Sao Paolo. I feel that Sao Paolo is one of the most underrated cities on the entire

continent of South America.

Ben: I haven't been back to Sao Paolo for nine years or so. I loved Sao Paolo so much, and I don't know if it was a bit of a first love, first time as an expat, living outside the U.S., not to mention the change in lifestyle from the last time I was in South America, so I have a very great memory of it, but I'm a bit too scared to go back because I might change my mind a little bit.

Matt: I was just there last year.

Ben: Is it still good?

Matt: It's amazing.

Ben: It's a huge city.

Matt: It's huge, but there are so many amazing things about it. What I appreciate first and foremost is that it is one of the top street art cities in all of South America. It's unbelievable. It's one of the top culinary cities in all of South America. Lima, Peru is probably the only rival to that title, but Sao Paolo – the food is unbelievable. And then, just walking around on a Saturday, there are street parties. It's not Carnival, it's not a festival, it's just a Saturday. DJs take over the street. The way people live and the way people roll is unbelievable.

Ben: The traffic is bad, though.

Matt: I don't drive in the traffic. That's the thing. That's what people tell me about all these cities. I'm like, "Yeah, the traffic is bad in New York City too, but guess what? I don't drive in New York."

Ben: Don't travel at 5:00 p.m., or just stay near where you want to go.

Matt: That's exactly right. And, if you're able to structure your lifestyle so you don't have to commute to an office and that kind of stuff, then that stuff evaporates. You navigate around it. Awesome. So, after Sao Paolo, you also lived for extended periods in Kabul, Afghanistan.

Ben: So, after Sao Paolo, I moved back to the U.S., bounced around a few different jobs in the U.S., and lived in Colorado, but the goal was to go back and be an expat. I was still primarily working in

Latin America at that phase, so I was much better at Portuguese and fully fluent in Spanish at that point, so I was working on acquisitions in Latin America. Basically, it became apparent that I wasn't going to move down there as an expat, so I still had a place, but not as the expat, which is what I was looking for.

So, Christmas came around, and I grabbed a beer with an old buddy that I had worked with previously, and he said, "I'm getting engaged and moving back to the U.S. What are your thoughts on moving to Afghanistan?" I said, "Well, I don't normally think about moving to Afghanistan." He said, "No, no, in all reality, this position – head of planning, controlling, and treasuries" – so, it basically a comptroller/deputy CFO of a company in Afghanistan.

He said, "I'm moving" – he was a few years older than me, a very intelligent guy. He said, "They're going to have to fill my position. If this would be something that you'd be interested in, let me know and I'll put in your résumé." I said, "No, I'm not interested in moving to Afghanistan." So, flash forward a couple months, I was accepting that job in Afghanistan, as you do.

So, the plan was to do a one-year contract in Afghanistan and then move to this headquarters of this company – it's called RMA Group – in Bangkok, Thailand, or somewhere in Southeast Asia. So, the plan was this was just a means to the end of going back that expat route. So, I ended up doing eight months in Afghanistan, which was pretty wild. I spent some time in Dubai, but definitely a lot of time in-country in Afghanistan, which was pretty wild.

Matt: So, I've never been to Afghanistan, and I've actually never been to Central Asia in general. Super high on my list. I really want to go through and see –

Ben: There's Uzbekistan, Turkmenistan...

Matt: – all these amazing places. I know that I love Afghan food. I will tell you that. Afghan restaurants – when I find one, I go, period.

Ben: Give me all of that.

Matt: I love Afghan food, but I've never been there. What was Kabul like, and what was it like to live there for eight months?

Ben: It's a war zone. It definitely is. You get picked up by an armored car, you go through a number of different sweeps, pat-downs, and metal detectors, you have an armed guard, and you wear a vest most of the time. We lived and worked in the same compound. It wasn't a very high quality of life. I will say that the Afghans are wonderful people. It's terrible what's happened to their country over the past 20-30 years. The food is fantastic. The climate is very similar to Denver, so it's actually quite pleasant. It's very dry. The tail end of the Hindu Kush – you can see the view from the city, so it's beautiful. It's not very safe.

Matt: So, after that, was Thailand your next major long-term stay?

Ben: Yes. So, I moved to Thailand, and from there – I had lived there for three and a half or four years. Working as an expat for an American company, we were essentially a holding company of 95 legal entities, so I was the head of planning and controlling for them. We had a lot of acquisitions, divestitures, strategy, budgets, and forecasts. All of that stuff was going through me and my team.

Matt: Right. And then, you were based in Bangkok.

Ben: Yes.

Matt: Awesome. While you were there – this is also where a lot of your entrepreneurial development ultimately happened as you transitioned out of corporate in Thailand. Thailand has a pretty significant role in your life.

Ben: It does.

Matt: And, you were an Under Armor-sponsored athlete, and you were named Thailand's fittest man. How did that come about? Let's talk about that first, and then I want to get into the entrepreneurial transition, but talk about how the Under Armour sponsorship came about.

Ben: So, when I was in Bangkok, I got really into fitness. Fitness has always been quite important in my life, more of a "consistency is the key" sort of thing. Even ever since middle school – and, in college with golf – fitness always played a very central part of my life.

So, when I moved to Bangkok – part of what I do when I move to a new city to meet new friends – it’s difficult as a 25-year-old, 28-year-old, or whatever I was – I join a CrossFit gym and get into the community. I got really into CrossFit while I was there – probably in an unhealthy way, but I really enjoyed it and made it a big part of my life.

There was competition, an Under Armor-sponsored workout – CrossFit-esque – and I ended up winning. Five thousand people tried out, and I ended up being the fittest man in Thailand for that, and then represented Thailand in this regional competition where I placed second, but I lost to a guy that is so fit. He just crushed me. Actually, he didn’t crush me by much, but he’s much fitter than I. The key was I was working in an office job. All these other people are professional athlete, and I was clearly not.

Matt: That’s amazing. And then, what did the sponsorship entail?

Ben: It just entailed photoshoots, showing up at events, and wearing only Under Armor clothing whenever I was in and around a gym.

Matt: That’s amazing.

Ben: Yeah, it’s nice. All my travel gear, all my rain gear, all my underwear – everything is still Under Armor.

Matt: That is amazing. So, I feel like Thailand really is this magical place, in many ways, that gives rise or redirection to entrepreneurs and digital nomads, and so many people – including many that I’ve interviewed on this podcast – have Thailand origin stories.

Ben: I can imagine.

Matt: Would you talk a little bit about your experience in Thailand and what the entrepreneurial transition was? Maybe just talk a little bit about the mindset of why you chose to leave the corporate financial world and go in an entrepreneurial direction. I’m super interested in that because I feel like a lot of people don’t do that.

Ben: It’s comfortable.

Matt: They’re not entrepreneurs, or they don’t feel like that’s the right move for them. So, for you, what was that transitional thought process like? How did you decide to go in that direction?

Ben: I had a different story coming in as an expat, but in Thailand, there's so much entrepreneurship happening – not even in the expat community, but the Thais are quite entrepreneurial as well. Even the company I was working for was still private. The guys started it 40 years ago and had over \$1 billion in revenue. Pure entrepreneurship ran through the blood of the company.

With 95 legal entities, each country had a cluster of legal entities that operated in an entrepreneurial fashion, which was encouraged. It was in and around me so much, and I just realized it wasn't the path that I wanted to go within the corporate world. I wanted to do something a little bit different and control my destiny a little bit more than coming in and punching the clock. I started doing a lot of research, meeting with a lot of people, doing a lot of meetups, and really spreading my network within the entrepreneurial network of Thailand.

Matt: While you were still working at your job?

Ben: Yeah.

Matt: That's the other thing I wanted to talk about. How did you actually do the transition in terms of what you were doing on the side while you were doing your job? How did you structure that? What did that piece look like? How long did it go for?

Ben: Basically, at the end of 2016, I started doing personal annual reviews, which was interesting. I was doing annual reviews for my team for their bonuses and things like that. We were going through what they did well, what they wanted to improve on, which areas, which objectives, and how they did, and I thought, "It's so weird that I've never done this for my personal life. How have I never done this? I do it for work every single year. I sit with my boss and say, 'These are my goals and this is what I want to do.' What a doofus I am to not have it in my personal life."

So, I went through the process, and I really started diving into what I want, what I've done well, where the path I'm on is going to take me, and if it's not what I want to do, what I need to do better. So, I reviewed backwards and set goals going forwards.

As a result of that, I started doing a number of mental exercises

and thought processes around that, and I actually started a book club with a bunch of friends doing all the exercises in the *Design Your Life* book. We plotted out where we wanted to go and what we wanted.

So, what I found out I wanted was to be more of an entrepreneur. Being an extremely financially conservative person, I didn't want to leave my paycheck or anything like that, so the plan was to dabble as much as I could before leaping in headfirst. At that point, I started a young venture capitalists' club with a few people that I had met. The idea was that we would invest in early-stage startups and learn by investing and having an advisor role within those.

So, I was working with a couple startups, but the valuations were all funky, and I guess we couldn't really get the deal flow we needed, so we ended up launching small business ideas trying out those sorts of things. I started 10 businesses that year, just trying different things. We were importing air purifiers and trying to sell them because there was bad air pollution, or trying drop shipping – a number of different little things, testing everything, learning, finding out what it is I'm passionate about, finding what it is I'm good at, and trying to pair those things into something that would make sense.

So, during that year, that was the year that we started trading cryptocurrencies, made early investments in a currency exchange, raised the money via a token sale for the company, so it was quite a transformative year before I even quit my job.

Matt: So, you were still working a full-time job, and you were doing all of this on the side.

Ben: Yeah, I did not sleep much. In 2016, I was the fittest man in Thailand, and in 2017, I was a crazy workaholic who never slept.

Matt: Wow. So, you would work your regular job from 9:00 to 5:00.

Ben: 7:00 to 7:00.

Matt: Wow, 7:00 to 7:00.

Ben: Well, 8:00 to 8:00 or 7:00 to 7:00.

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- Matt: Okay. You work 8:00 to 8:00, then you come home –
- Ben: Most of the time, I'd just go straight to Starbucks.
- Matt: And then you just worked on your businesses at night.
- Ben: Yeah. I have a real issue with working from home. I designate some space as my workspace, and the closest place with good Wi-Fi that was open 24/7 was Starbucks. As much as I hate it, it's consistent. It has water, coffee, plugs, and Wi-Fi, so I went there nearly every night, and that was the battlefield, I guess.
- Matt: Yeah. And so, you basically decided to test out and experiment with 10 different business ideas. How did that play out? What were the results? How did you assess them and narrow your focus?
- Ben: All of them were sort of viewed as learning opportunities. From the management point of view, I had seen P&Ls and financial statements of all these different legal entities and structures and seen how people had grown their business, but it's very different when you're at the helm, making all the decisions, and very different when you're building a brand, community, or product from scratch. So, I threw everything at the wall and saw what stuck, in a sense, but it was a fun and interesting learning process through all of it.
- Matt: What did you learn from it? Can you talk about some of your key takeaways, what you did with the learnings, and how you applied them?
- Ben: One of them – just basic things, now. With one of them, we were going to import single-use protein shakes, which I hated that you'd throw those in the river and pollute like crazy, but the idea was that even though the gross margin was high from a percentage standpoint, it was so low from a dollar standpoint that it was such a volume business, and if you didn't have the proper distribution channels, it would be very difficult to make any sizable amount of net profit at the end of the day.

So, little things like that were very interesting, but so was learning the ins and outs of how you put together a quick business plan and what things are important, what skills you need to add to the team to get these things up and going quickly.

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Matt: So, after you tested out all 10 of those business ideas and business plans, and you saw the results of them, and you learned the lessons from each of them, what was your process for moving forward from there? What was the next step?

Ben: Basically, it was funding. I would still be tinkering, but funding dictated which projects I needed to put more of my time into. Fortunately, my passions include investing and finance, so the ones that did get funding or became more successful were right up that alley.

Matt: Can you talk a little bit about the cryptocurrency exchange and how you built that? Start from the very beginning and explain what cryptocurrency is for people who are not in that space, and then, what a cryptocurrency exchange is and how you built and added value to the marketplace with that company.

Ben: Cryptocurrency in its basic form is something like Bitcoin, the most predominant one that everybody knows. It's a digital asset that's cryptographically secured. It's decentralized and it's not backed by any government, so it's something very interesting that came about in 2008-09. I got very interested in these, but not that early on. My sister asked me about it around 2011-12, and at this time, I was working at JP Morgan, and I was like, "Put your money in stocks. Don't put your money in that crazy cryptocurrency stuff." She still reminds me of that to this day.

I got more into it in late 2016 and started doing a lot of research, and it was like the thread in your sweater. As soon as you start picking at it, you start unraveling all these things and going down the rabbit hole, as they say, so I got really interested. And then, the cryptocurrency exchange is just a marketplace for buyers and sellers to exchange these cryptocurrencies. Right now, there are over 2,000 different types of cryptocurrencies serving a number of different purposes, but these exchanges are central marketplaces to buy and sell them.

Matt: And so, how did you decide and come up with a way to differentiate your company and your exchange that you were building, and to make that successful, profitable, and one of the most popular exchanges in Thailand?

Ben: It's difficult, and essentially, now, Red Ocean – there are so many different cryptocurrency exchanges out there. It's difficult to stand out. We were one of the main two cryptocurrency exchanges in Thailand at that time converting Thai baht, which is the local currency, into cryptocurrencies like Bitcoin. So, it was a long slog – UI/UX, security – these things are all important, but everybody's focusing on them. To be honest, it's still struggling to compete with these bigger, international, more well-funded companies and crypto exchanges.

Matt: Now, at what point in your entrepreneurial journey of these side hustles did you actually decide to leave the corporate world and focus full-time on the entrepreneurial stuff? What was that moment when you made the entrepreneurial leap and decided to transition?

Ben: After the success of our token sale, when we raised \$2 million, I decided it was probably safe to quit my job. But, I had a two-and-a-half-month notice period, so when I quit, I had to work another couple months. I wanted to help them get through budget season anyway. So, I didn't leave until early December, though we finished our token sale in December.

Matt: So, today, you are the CEO of Intelligent Trading Foundation, which is what you raised the \$2 million for, which develops sophisticated tools for cryptocurrency investors. Can you talk a little bit about what that means and what the company is actually doing and developing?

Ben: Sure. We started by selling trading algorithms for cryptocurrency traders. We were trying to solve the problem of how when you log into these exchanges, there are 2,000 cryptocurrencies. Which ones should you buy and which ones should you sell? This was the problem we were working on. We developed a number of different strategies and mediums for consuming these alerts. A simple text message would say, "This price has just done this, and based on our algorithms, it could be bullish and go up," but it was up to the investor to pull the trigger on that. That was our first product.

The second product automated that, so instead of you pulling the trigger, it would execute the trade automatically, so it was automated algorithmic trading for traders. Now, we are more along the lines of portfolio management. So, with cryptocurrencies, I believe they are very important. Cryptocurrencies and tokenized

securities will continue to grow in importance and popularity and earn a place in most investors' asset allocations.

For me, it depends on every investor, but you need to have a little bit of your net worth put in cryptocurrencies. It makes sense. They're uncorrelated to other asset classes, and they might go to zero, but they might not. I think the risk/reward ratio is quite good on it, and if you put in one percent of your wealth and it goes to zero, you're not out on the street.

So, our next product, ITF Portfolios, is really about helping investors get invested. You put in money, it allocates it to a basket of cryptocurrencies, we're adding algorithms that will sense a downturn in the market, and pull a little bit of money out. It's intelligent downside risk protection, all with the idea of helping more investors get invested in cryptocurrency.

**Matt:** Okay. If people are not yet invested in cryptocurrency and may just have a peripheral news headline in view – Bitcoin soaring up in value at astronomical rates and then crashing down in value – there's a rollercoaster perception from the headlines. As you look at the long-term view, going back a decade and looking forward a decade, what have people been seeing, what has been happening in the cryptocurrency market, and where is it going?

**Ben:** So, the long-term trend since Bitcoin's inception is up, but last year was nasty. I've never held an asset that has gone down by 70-80%. I was the guy for whom it was very important to put a lot of my wealth in a number of different assets, and if a stock pulled back five percent in a day, I would lose sleep over it. So, to have something go down by 80% has definitely changed my risk tolerance, and now, when I put my money in stocks and it goes down by 10%, I don't mind. That happens in a day with Bitcoin.

But for me, it's just risk/return. Do your own research when going into this thing, but there's a lot of potential with crypto. I don't want to go into the nitty-gritty details, but I think it makes sense from a diversification standpoint. Have a little bit to get you invested and get you following it. Do a little more research, and you might like what you see and putting in a little more at that point.

**Matt:** Let's talk about some of the other stuff that you are also personally

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investing in. You do angel investing as well. Can you talk a little bit about your approach to angel investing and what you look for in new, early-stage startups? How do you assess them? What types of companies do you invest in?

Ben: For investments, I'm interested in a number of different things. I bucket things into traditional finance, traditional assets, and alternative assets. Within alternative assets, I've gone pretty deep. These include things like cryptocurrencies, real estate, peer-to-peer loans – a number of different things.

Angel investing falls into this bracket as well. It's quite risky, and the few investments I have made have mostly been about team potential, and there's a bit of gut feel. The financials are mostly pie-in-the-sky, the sort of thing where you're going to be a unicorn in two years. What's your gut feel? It's the chemistry with the founding team.

Matt: And so, how do you identify those companies? What is the process for you to approach, find, and assess these companies? Do you get pitched? Are you in a space where they're finding you? What's your process for identifying the companies that you actually do the angel investing with?

Ben: I've scaled back. Most of it was angel clubs or venture clubs to get the different deal flow, but to be honest, I'm working in a startup and investing in cryptocurrency with my career, so from a risk perspective, I feel that my future income is quite risky, so I've scaled back, and most of my investments now are a little bit more defensive and less risky.

Matt: What was the latest investment you and I were just talking about a minute ago?

Ben: Sometimes I make exceptions. I have a buddy that has a production company, so I've been investing in small indie films, which is interesting. It's something I've always been interested in. He's a really good friend, and he does some great things, so I want to see what he has.

Matt: That's amazing. I love the diversification aspect and your willingness to experiment in a lot of these different places and see how it goes. I think you have to have some level of variation in

terms of certain risks, as you mentioned. Certain assets in your portfolio are going to be very high-risk, but potentially very high-return.

Ben: Definitely. And then, factoring in your income – for somebody in a government job that is very secure with a pension that’s waiting for them, it makes sense for their extra cash to go into more speculative investments.

Matt: You have a lot of business expertise in a lot of different areas. Some of it comes out of your entrepreneurial experience. A lot of it comes out of your corporate finance experience, and you were at a pretty high level there with managerial responsibilities, and you were really focusing on different aspects of the company, so I wanted to draw out a little bit of your advice and tips in a couple different areas.

The first one is your take on cash flow improvement. So, when you look at a business and its financials, what are some of the things that you look at if you’re trying to help a business improve their cash flow? I know in some cases, you were dealing with really large businesses, but you also have the small business/startup experience as well, so what are some principles or advice that anybody from small businesses on up should be focusing on?

Ben: Interesting question. I think it depends on the type of business. So, with my corporate experience, we had a lot of low-hanging fruit or money sitting on the balance sheet – getting better inventory levels or going after shorter-term assets like accounts receivable. Those would be quick ways to improve your cash flow. But then, obviously, you can attack the P&L and see if it’s a cost issue or a revenue issue, and then address those problems separately.

Matt: And then, for startups in particular – or small businesses as well – can you talk about this concept of the lean startup? What tips do you have, both from your experience being an angel investor in startups and being an entrepreneur yourself? What types of things should business founders, startup CEOs, and even small business owners be focused on with respect to cash flow, with respect to key performance indicators, and getting out of the gate with those early-stage business plans?

Ben: So, what makes a startup successful? It’s having a product so good

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that everyone spontaneously tells their friends about it. That's what it is. There are a number of other things, but ultimately, it's having a product that customers love and are happy to tell their friends about with or without a referral program. So, that's the biggest thing with most startups – finding that elusive product/market fit. I'm still trying to do it with all of my startups. It's a constant slog. Are we building before we've validated a product? Are we building the solution to the customer's burning problem? Do we even understand their problem? These are the biggest things and most important KPIs early on.

Matt: What is the process for doing that? How does someone go about finding product/market fit, but also continuing to refine, improve, and test? How have you gone about that and how have you seen startups that you've invested in go about that? What tips do you have?

Ben: That's the billion-dollar idea. We're still trying to find product/market fit for a number of these. The key is really understanding the problem and not going after the solution that people are proposing to you, but really thinking outside the box and seeing how you can attack the problem at its root.

Matt: Can you also talk a little bit about scaling, staffing, and managing a team? I feel like those are really important concepts, and some people go at them at very – I see mistakes on both extreme ends of the spectrum. People fall into the self-employment trap where they're doing all this stuff themselves, and they're not outsourcing, scaling, and building systems and processes in a way that could be more efficient from them.

But then, other people are too growth-focused in terms of staff, and they're taking on too much staff too quickly, and that's creating efficiency problems and stuff like that. What are your thoughts and experiences on scaling and staffing and how to think about actually building and growing a business?

Ben: With that, I think you have to wear a number of hats before you hire somebody. There's the admin overhead of hiring somebody that you don't anticipate. It's not only the training time, but the other things that take up a lot of time. It's not like you hire another person and you're instantly twice as fast. You gain a little bit of speed, but that happens after that ramp-up and onboarding. And

then, if they're not a good fit and they leave, then from a longer period, it really slows you down. So, for the initial hires, you have to make sure they're a great cultural fit and in it for a longer period of time so you're not turning over staff. Those are the important factors.

**Matt:** What tips do you have about management? I know you've done management both in a capacity where you're working for a large corporation, managing people that are underneath you, and you're sort of mid-level or deputy-level in a large corporation, and obviously, you've also done it as the CEO of your own business, and you're managing a team right now. Can you talk a little bit, first of all, about general management skills and techniques, and what's important for managing other human beings? And then, I also want you to talk about remote management of a distributed team.

**Ben:** A general management tip would be autonomy with your staff. You have to hire in more senior people that can operate with some autonomy. You give them the power. "This is your domain. This is how this contributes to the bigger vision. You can do whatever you want within this little yard. I'm here, I'm your cheerleader, I'm here to help you, but ultimately, you're the master of this little part of your world." That seems to help out a lot. Communication and trust are very important.

Then, when going to remote leadership, it's also very difficult. You don't have that interaction where you walk past their desk and see that they're working on something that's completely different from what you thought. So, they finish it up, they send it to you, they share it with you, and you say, "That's not what I was thinking. What were you thinking? Did I not explain this clearly? Am I way off? Let's talk through this."

Remote definitely adds difficulties. We're still learning how to do it in the most effective way possible, but the key is communication – not being afraid to jump on the phone, share a screen, share some screenshots, say, "This is what I'm looking at, this wasn't clear, this is what I'm planning to do." You have to have those multiple touches during the week to try to tap the boat back in place before it gets too far off.

**Matt:** I agree. I think communication is so important. To some extent, I

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feel that having a remote managerial setup and a distributed team forces us to communicate better in many ways. In person, there are so many crutches we can rely on, and we don't have to really build that system and process so clearly, but if you're remote managing people, I feel like it pushes you in many positive ways to really refine the precision of your systems or processes in your communication because it's the only way you can be effective, which I feel is an advantage to a business in many ways.

Ben: Yeah, and there are a number of tools that exist. We use Asana, which is good for project management. We use Skype. It's nothing too crazy or wild, but a number of these tools exist to help manage that workflow as well.

Matt: Let me ask you this. How should business founders, startup founders, and people that are trying to grow a business think about the choice between bootstrapping and raising investment capital for their business? When should someone potentially raise investment capital? Should they or should they not? What is that thought process for a business leader?

Ben: That's an interesting one as well. For me, I was fortunate with all these projects to have good, strong partners with similar financial principles, so from a bootstrapping perspective, it's not a complete bootstrap where you have \$100.00 to launch this business. We have savings that we want to allocate to startups and angel investing as well as to ourselves.

So, having that network and those partners early on was really fortunate, but it depends on the goal of the business. Do you want this to be a venture-backed company where you grow until you IPO or explode, or do you want more of a lifestyle business? Do you want to sell it to somebody? What are the goals? Going back to the partners, do those goals align with the partners who are working on this project? Those are very important and have to be answered before you can say whether you want to bootstrap or raise funding.

And then, with funding, we were a bit of an exception with the fact that we hadn't quite found product/market fit and were fortunate enough to raise funding. Normally, you wouldn't raise funding until you'd generated enough traction and product/market fit that it made sense.

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- Matt: Yeah, for sure. So, if someone decides they do want to pitch investors and try to raise funds, what tips do you have for how to set it up, create the right pitch deck, and deliver the right pitch?
- Ben: Network. In-person. That's a huge one. Investors and VCs in these funds get tons and tons of pitches every day, so if you're just a guy behind the internet, behind the email, it's very difficult. Assuming you can meet these people in person or get some sort of warm introduction, there's loads of good – Google actually has a pretty decent Google Slides format for an investor pitch deck. What's your vision? What's the problem? What does your team look like? How much are you asking for? All those key essentials should be included.
- Matt: What really moves you? So, let's say you know people in person and they're kind of in your network, but you're still going to evaluate the business idea. So, what really moves you to greenlight or say, "Yes, I'm gonna go with this"?
- Ben: Gut actually plays into it quite a bit. Looking through the vision plan and what their vision is – all of that is really important, but ultimately, the final call is from your gut. How do I feel about them as a manager and growing a business?
- Matt: That's awesome. So, you are now running your business entirely remotely. You're traveling the world. You and I are going to be in Portugal tomorrow. We've been going through multiple countries, all that kind of stuff. I want to talk to you a little bit about your travel experiences because you have done some really epic stuff, and I want you to share a little bit about it. So, we're in Spain right now, and I understand that you have done the legendary running of the bulls in Pamplona.
- Ben: I did.
- Matt: Can you talk about that experience? Basically, if people haven't heard of that, can you say what the context is and what that experience was like for you?
- Ben: Sure. So, it all started in middle school. In the U.S., "middle school" means 6th, 7th, and 8th grade. So, you're probably 12 years old in 7th grade. In Spanish class, we were learning a little bit about Spanish culture. There are two things that I always

wanted to do from that age, and one was Tomatina, which is at the end of August. It's the big tomato fight. I'm not even sure where it is, but you basically run around the streets and throw tomatoes at each other.

Matt: Sounds awesome.

Ben: And, there's the running of the bulls. The running of the bulls is terrible. They run in and – so, bullfights in Pamplona are still a cultural thing, so they still allow them, but to get the bulls into the arena, they actually start them – I forget how far away it is, but they run them down this alley into the arena where they do the bullfights, but they allow spectators to run in front of the bulls with the bulls into the arena.

So, it was pretty wild. I got a few of my really good friends involved to do a little road trip through Spain, and it's insane. The running of the bulls part – so, you line up, you get ready, and it's at 7:00 or 8:00 in the morning. Pamplona is a huge party. It's the San Fermin festival. Everybody's running around, drinking a lot of red wine.

So, you wake up really early – we didn't drink the night before because we were running away from bulls – and they let you out a little bit before, you go down the alleyway, and this is the standard beautiful Spanish alleyway, and everybody's lining their balconies. It's pretty surreal.

But then, you hear the cannon, and you know the bulls are coming. You're out there with however many people are running, all dressed in white with the red bandana. It's really cool. But then, everybody starts jumping and looking back, trying to see the bulls coming, and then somebody inevitably starts running a little bit early, so you think the bulls are coming, so everybody starts running.

It was just chaos. It's exactly what you think it'd be. So, we all turn and start running, somebody falls down, we're dragging him out of the way, there are people everywhere, and everybody pushes you, you get pushed to the side, and then all the bulls run by super quickly.

So then, we're like, "What the hell? Is that it?" So, we run out and

keep running behind them, and then we think there's another bull behind us, so you run over to the side. It's crazy, and I'm very glad I only did it once because the second time, you'd be a little bit riskier. "I'm going to stay out a little bit closer in the center. I want to touch the bull when he runs by." I probably would have been killed, so I'm glad I didn't do that.

But, the crazy thing is that's not the dumbest thing you do that day. As soon as all the bulls run by, you follow them and run into the arena. The arena is packed full of people. They close it, and then, everybody stays in the center of the bullfighting arena, you've got people going crazy everywhere, and the people out in the middle of the arena pile on top of each other in front of a gate.

We were like, "What the heck is this?" We didn't do much research. It was not very smart. They open up the doors, and a smaller bull comes out, jumps over the pile of humans and into the arena, at which point he goes crazy because there's a bunch of people running around, distracting him. He's running around ramming into people, and he's got plugs on his horns, so he's not goring anybody, but he's just demolishing everybody.

The whole goal is to distract him and jump over him, which is crazy. So, the bull jumps over humans to get in there with a bunch of humans, you're running around, you see he's knocking into people, but then one guy is distracting him, the bull is looking at him, and his buddy will run around behind him and jump over the bull. It's utter chaos. We had a great time.

Matt: That is incredible. Wow. But, you've done a number of other amazing things. You actually did the hike to Everest base camp from Nepal. What was that like?

Ben: That was a fun one.

Matt: How did that come about?

Ben: It was the same sort of thing. From an early age, I've always been into mountaineering, rock climbing, and hiking out in the mountains. Everest was the thing I wanted to see. Climbing Everest never really appealed to me – it's a little commercialized now – but I still wanted to see it and wanted to be in the Himalayas, doing the hiking.

So, I planned a trip during a vacation when I was working in Thailand, convinced my sister and her boyfriend to come with me, and we decided to do the Three Pass loop, which I think is 22 days, but of course, I didn't have that much time off from work, so I had to cram it into 17 or 18 days.

So, I planned out the whole thing. We didn't do it with a porter or a guide. I thought, "Yeah, we can do all this." We did the hike – so, you go over three passes that are over 5,000 meters and hit Everest base camp, obviously, so it was really cool.

Matt: Wow. So, what happened? When you tried to cram it into 17 days, what did you have to do differently and what was the result of that?

Ben: We took every single pill or thing that we read would help with acclimatizing faster because the biggest thing is you're taking out the acclimatization days, so you're moving up from a relatively low altitude in Thailand to a relatively high altitude – over 5,000 meters – in a quick period of time, so doing as much as we could to speed all that up was the priority to make it all work the way that it needed to.

Matt: And, how did it go? What was the hike like?

Ben: It was awesome. We had one little snafu, but the rest was very beautiful.

Matt: That's amazing. You also did the rickshaw run across India, where you basically race an auto rickshaw from one side of the country to the other. What was that experience like?

Ben: There's a company called The Adventurists, and they organize these crazy adventure races all over the world. It's not a race, but kind of a race. I did my first one in South America in 2009, and then, a couple years ago, I did the rickshaw run in India.

So, we jumped in an auto rickshaw or tuk tuk, and we drove it from Rajasthan – from Jaisalmer to Shillong, which is basically the border of Pakistan to the border of Myanmar. I forget how many kilometers it was or how long it took, but it was pretty cool. They say the one thing you can't do is drive at night. The roads are

really dangerous or whatever.

So, of course, the first day, we destroyed one of the rickshaws in our little convoy of three, so we had to tow one of them, which destroyed the other one, so we were really stuck. So, we fixed one. We were able to tow one at a very slow speed, so of course, we drove until 2:00 in the morning the first night, which was ridiculous, and then we had to load the broken one into a dump truck and ended up sleeping in the dump truck the first night. It was a good start to a fun adventure.

Matt: That's amazing. What was the overall impression of India throughout that experience when you saw the country and experienced this?

Ben: I'd been there before, but this was a very unique way of seeing a big portion of it. So, a group of three auto rickshaws driven by white guys is kind of a spectacle, I guess, so you can't really blend in wherever you're going. You're the bunch of idiots on a rickshaw, lost somewhere in India. It was a real flash through most of India, but we got to see all sorts of different things. We saw the Taj Mahal, Rajasthan, Darjeeling, and Varanasi. We got to see all sorts of India, which is a fascinating, massive country.

Matt: Yeah, it is absolutely huge. I've been there a couple times, and I feel like I've only seen a tiny fraction of it, but I also feel like it has the best food in the world.

Ben: It does, but after a couple weeks, all you want is a plain chicken breast and fries. I was like, "I don't want all of these wonderful flavors," and I love Indian food.

Matt: I love Indian food too. It's amazing. So, you said you did your first event with the company in South America in 2009. Can you talk a little bit about what that was? What was the event, what was the experience, and what was that like?

Ben: This was my first run-in with these adventure races. It was pretty intense. I should have looked up the stats before this, but we went from Lima, Peru, to Asunción, Paraguay, and essentially, my parents had met me down to do Machu Picchu together, and right before they came, I met a group of people that were doing this race in a hostel.

I played ping-pong with one of the guys, and they were like, “We have an extra space. You should come.” I said, “I don’t know, guys. Whatever. I’ll meet you here after my parents leave.” So, they started in Lima. I was in Cuzco, did Machu Picchu, and then they came through Cuzco. Basically, I decided to go with them, so they picked me up on the way.

Matt: This is basically like the same – you’re basically racing a tuk tuk, an auto rickshaw, the same thing.

Ben: It’s not fit for the road. This was the first time they’d done this, and I think it was supposed to be a tuk tuk, but essentially, it was some crappy Chinese bike with a bench in the back. It was more of – the rickshaws are motorcycles with a two-seat wagon behind it, that kind of them.

Matt: The auto rickshaw.

Ben: Yeah. That thing was not made to go 6,000 kilometers or whatever we did. I think it took us over two weeks. We slept in an abandoned hotel, we slept in a mayor’s backyard, and we slept in a firehouse. It was epic – really, really good. We did some crazy things. Like I was telling you, we drive it down the world’s most dangerous road, in Bolivia. There were a lot of fun adventures with that one.

Matt: That’s an incredibly epic experience, which I did, but I did it on a mountain bike with a guided tour. So, the world’s most dangerous road in Bolivia – just to contextualize that for people, it has the name and the lore of that because it used to be the only bypass road by which cars and trucks could get from one part of Bolivia to another. These are trucks that are bringing produce and cars that are coming, and it’s basically a one-car-length road that basically has a thousand-foot drop-off past a guard rail.

What would happen is cars would try to pass each other on the road, and it would be the rainy season, and one car would go over the edge and fall off the cliff. Three hundred people would die on this road every year because of that. Now, about 10 years ago, they built a bypass road, like a highway, for the cars and trucks to drive on. So now, the cars and trucks don’t usually drive on this road anymore. It’s mostly for mountain bike tours and stuff like that,

which is what I did, which was totally amazing because the scenery is just – it’s basically like a 60-kilometer downhill ride. It descends over 10,000 feet, or whatever the number is exactly.

But basically, you start up at the top with these snow-capped mountains and this gorgeous scenery, but you’ve got all your winter gear on – hats, gloves, coat, and everything – and as you’re descending, you’re shedding layers, and by the time you get down to the bottom of it in the afternoon, you’re in shorts and a t-shirt in the rainforest.

Ben: It’s pretty wild. Can you imagine going down that thing in a bus? My God.

Matt: I can’t imagine going down it in an auto rickshaw like you did.

Ben: It’s a lot narrower than a bus, thank God, but also, the brakes were not trustworthy.

Matt: That is amazing, man. Unbelievable. And then, more recently, you took a scuba-diving trip on Komodo Island. I want to hear about that because I’ve never been to Komodo Island. I have heard it is an incredibly unique place. Can you say what that is and what that experience was like?

Ben: It’s an island in Indonesia. I had gone down to Lombok, which is one of the islands – not Bali – and stayed for a little bit, and ended up spontaneously taking a boat – which was four days, maybe – to Komodo from there. It was always a dream to see Komodo dragons and scuba dive there, which was fantastic. The dragon thing was from an early age when there was an advert saying there were dragons at the zoo, so I pestered my mother forever to take me to the zoo, thinking there were fire-breathing, winged dragons at the zoo. When we got there, I was apparently like, “What the hell is that thing? It’s just a big lizard. Where are the dragons? This is bullshit.” I wanted to see them in the wild, anyway.

But, the scuba diving there is really fantastic. It was the first time I’d gone in a really long time, maybe two years. I love scuba diving, and I’ve been on about 60 dives, but there was a gap in my scuba résumé. The first one was really intense. It was a really big drift dive. I’ve never experienced anything like that. I had so many cuts and bruises from being battered along the ocean floor. It was a weird way to start scuba diving again after a long hiatus.

- Matt: Wow. But, you saw the Komodo dragons.
- Ben: Oh, we did.
- Matt: Awesome. All right, Ben, at this point, are you ready to close this out with some lightning round questions?
- Ben: That I am. Let's do it.
- Announcer 1: The Lightning Round!
- Matt: What is one book that you would recommend to people that's really influenced you over the years?
- Ben: Tim Ferriss's *Tools of Titans*.
- Matt: Awesome. What is one app or productivity tool that you currently use that you would recommend?
- Ben: Pomodoro Timer. The one I used is "Get Focused."
- Matt: Awesome. What is a stress management technique that you use to deal with alleviating stress in your life?
- Ben: Meditation and breathing exercises.
- Matt: Awesome. What is a tip that you have for optimizing productivity to get more stuff done?
- Ben: Prioritizing sleep is one. Eat enough vegetables and stay active. Those are the big ones that help keep your body ready for these things.
- Matt: Okay. As the fittest man in Thailand – and probably in a lot of other places you go – can you give one main tip on how to prioritize fitness and stay fit while you are traveling?
- Ben: Sure. Do it. That's it. Consistency – you don't need any equipment. Just have the mindset that you're a person that works out consistently, and make it happen.
- Matt: Awesome. Last question: If you were to give advice to your
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18-year-old self, knowing everything that you know now and having experienced everything, what would you say to 18-year-old Ben?

Ben: That's a tough one. Advice to my 18-year-old self... Learn the guitar. I would have liked to learn the guitar.

Matt: To have one more skill in your repertoire to bust out at parties and all that good stuff? That's awesome, man. I love it. Awesome. Well, Ben, thank you so much for being here today, man. It was really a blast to have you on the show.

Ben: Thanks for having me. This is great.

Matt: Good night, everybody.

Announcer 1: Be sure to visit the show notes page at [www.TheMaverickShow.com](http://www.TheMaverickShow.com) for direct links to all the books, people, and resources mentioned in this episode. You'll find all that and much more at [www.TheMaverickShow.com](http://www.TheMaverickShow.com).

Announcer 2: Would you like to get Maverick Investor Group's whitepaper on real estate investing for digital nomads? How to buy U.S. rental properties from anywhere in the world and finance an epic international lifestyle? Just go to [www.TheMaverickShow.com/nomad](http://www.TheMaverickShow.com/nomad). The report is totally free and available for you now at [www.TheMaverickShow.com/nomad](http://www.TheMaverickShow.com/nomad).

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