

FOR IMMEDIATE RELEASE

Keep 100: an open proposal invites the world's billionaires to keep \$100 million and put the rest to work

A free, fully sourced blueprint, with an interactive slider and a growing set of chapters on what a fortune could do. It asks no one for money and blames no one.

Ryan K. Hertel, a creator and product builder in business since 2011, has published an open proposal to the world's 3,428 billionaires, who hold \$20.1 trillion between them. ¹ It invites each family to keep \$100 million, in today's dollars and rising with inflation, and to commit the rest to initiatives they choose and steer, through trusts or foundations the money can't come back from.

That line is the boldest version of the ask, and the one the name leads with. It isn't a test: a family can choose to keep more, the slider lets anyone set their own line, and the proposal welcomes any commitment at any amount. Nobody is shamed for what they keep.

The proposal also shows what the line still buys. A section on life at the line prices homes, cars, private jet travel, superyacht charters, staff, a driver and vacations, because keeping \$100 million is still more than twice the Federal Reserve's line for the top 0.1% of US households. ²

Every number in the proposal links to its source. Visitors can drag a slider to see what a fortune could do for causes from malaria and clean water to veterans' homes and rainforests, then read a chapter on each one: the problem, what works, what a family could fund, and the honest limits.

No single family has to carry it. Shared by every billionaire, ending hunger by 2030 would cost each about \$27.1 million a year, ³ around 0.5% of the

average fortune. ¹

The proposal blames no one. To readers angered by the numbers, it says to aim that anger at the problem, not at people, because shame tends to make people defensive, not generous. ⁴

It isn't a charity and collects no money. Committed money never passes through Ryan. If a family hires his team to run a campaign around its giving, that's a normal, separate, disclosed engagement.

Ryan is available for interviews, podcasts, panels and talks, in person or online.

I know how this sounds. Here's the math.

RYAN K. HERTEL

What I see is an opportunity that has never existed before: enough money, in enough hands, to change how the world works within a single generation, and a family name that means good things for generations after that. Whatever you believe, this is a rare moment.

RYAN K. HERTEL

I'm serious about this. If you'd like to talk, I'll travel to meet you, on your schedule, under NDA if you prefer.

RYAN K. HERTEL

About Ryan K. Hertel

Ryan K. Hertel is a creator and product builder who has been in business since 2011. In 2017 he founded Socialocca, which began as a marketing company and is now a studio building software and digital products.

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Available for interviews, podcasts, panels, keynotes, and presentations in person or online.

Key facts

3,428

billionaires on Earth, holding \$20.1 trillion between them. [1](#)

32.5%

of all US household wealth belongs to the top 1%, the largest share since the Federal Reserve began tracking it in 1989. [5](#)

\$100M

is still more than twice the Federal Reserve's line for the top 0.1% of US households, which is \$45.8 million. [2](#)

0.85%

is how much less the world receives with the line at \$100M instead of \$50M: \$171.4B kept, out of \$20.1 trillion. [1](#)

\$27.1 million

a year, for each billionaire. Ending hunger by 2030 would take about \$93 billion more each year. [3](#)
Shared by all 3,428 billionaires, that's around 0.5% of the average fortune. [1](#)

The line: each family keeps \$100 million, in today's dollars, rising with inflation. Past it is a bonus zone, down to \$50 million, for anyone who wants to go further. Any family can also choose to keep more: every commitment helps.

Links

The proposal

<https://heyitskenton.com/keep100>

The slider

<https://heyitskenton.com/keep100#slider>

The Blueprint chapters

<https://heyitskenton.com/keep100#blueprint>

The story in cards

<https://heyitskenton.com/keep100#story>

Share image

<https://heyitskenton.com/og-keep100.png>

Ryan's photo

<https://heyitskenton.com/press/ryan-k-hertel.jpg>



Photo courtesy of Ryan K. Hertel.

Sources

1 **2026 World's Billionaires List: Facts And Figures**

Forbes, 10 March 2026. Checked 15 October 2026.

Net worths as of the list's publication; they move daily.

<https://www.forbes.com/sites/chasewithorn/2026/03/10/2026-worlds-billionaires-list-facts-and-figures/>

2 **Minimum Wealth Cutoff for the Top 0.1% (99.9th to 100th Wealth Percentiles)**

Federal Reserve, via FRED, 18 September 2026. Checked 15 October 2026.

The most recent cutoff the Fed has published is from its triennial survey.

<https://fred.stlouisfed.org/series/WFRBLTP1311>

3 **Ending Hunger by 2030: Consequences of Complacency and the New Financial Needs for Achieving SDG2 (von Braun, Chichaibelu, Laborde, Torero Cullen and Baumüller)**

Center for Development Research (ZEF), University of Bonn, May 2024. Checked 15 October 2026.

Ten measures that could lift about 700 million people out of hunger and malnutrition by 2030. The newest estimate, and higher than earlier ones.

https://www.zef.de/media-assets/publications/zef_policy_briefs/zef_pb_48.pdf

4 **Moral Emotions and Moral Behavior (Tangney, Stuewig and Mashek)**

Annual Review of Psychology, 2007. Checked 15 October 2026.

A review of research, much of it correlational.

<https://pmc.ncbi.nlm.nih.gov/articles/PMC3083636/>

5 **Share of Net Worth Held by the Top 1% (99th to 100th Wealth Percentiles)**

Federal Reserve, via FRED, 18 September 2026. Checked 15 October 2026.

Distributional Financial Accounts, data through the second quarter of the year.

<https://fred.stlouisfed.org/series/WFRBST01134>