

The 5 Types of Wealth: A Legacy Exercise for Fulfillment

Based on the framework by Sahil Bloom | Adapted for YPO Retreats by Jack Craven

Success without fulfillment isn't really success. This exercise is designed to help you assess the five core types of wealth and identify where you're thriving... and where you're running on autopilot. As leaders, our legacy isn't just what we build, it's how we live.

The Five Types of Wealth:

1. **Financial Wealth** – Money, assets, freedom of choice
2. **Time Wealth** – Ownership of your calendar and how you spend your days
3. **Social Wealth** – Depth and quality of your relationships
4. **Physical Wealth** – Health, energy, and vitality
5. **Mental/Emotional Wealth** – Inner aliveness, growth, and peace
6. **Developmental Wealth/Legacy (added, inspired by Gene Cohen's work)** - This is about accumulated wisdom, emotional maturity, and the creativity that continues to bloom late in life.

Instructions

- Reflect deeply on each area. Don't rush. This is about **honest self-inquiry**, not performance.
- After each wealth section, **rate your current satisfaction** on a scale of **1–10**.
- At the end, identify patterns and choose one area to focus on.
- Share insights in a closing forum to generate support, momentum, and shared wisdom.

1. Financial Wealth: *What's your relationship with money now that it's no longer a survival need?*

Reflect:

- How has your understanding of wealth evolved since achieving financial success?
- Where do you feel limited or unclear financially, if at all
- How has wealth influenced your relationships, fulfillment, and identity?
- What role does giving back, generosity, or legacy-building play for you now?

Act:

- What are your **financial goals** in this next chapter?
- **Rating:** _____ /10
- One action I will take to improve my financial well-being:

2. Time Wealth: *You can make more money. You can't make more time.*

Reflect:

- How much of your time goes to activities that you genuinely love and light you up?
- How much time do you spend on low-value, draining tasks?
- How well do your priorities match your calendar?
- Do you feel you are spending sufficient time on your personal pursuits and growth?
What are they?

Act:

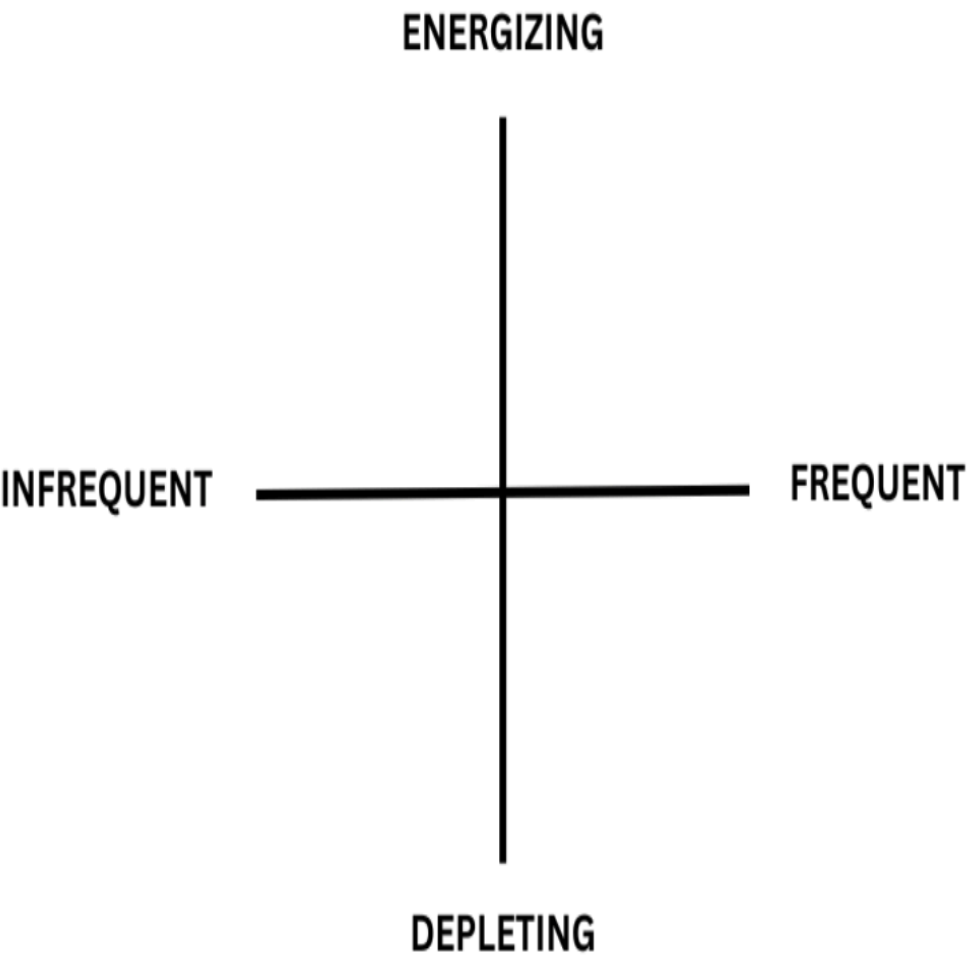
- What would greater time freedom look like for you? What would you cut out/reduce? Be ruthless.
What would you do more of?
- **Rating:** _____ /10
- One schedule shift I will make this month:

3. Social Wealth: *Relationships are the key to our health and happiness. Your circle of friends shapes your growth, joy, and longevity.*

Read the instructions below and then write the names of your friends and relatives in the graph on the next page. Place the names in the appropriate section based on energy and frequency.

Who are your closest friends and relatives?

This list includes *all* types of friends. Those who affect you from day to day, whether good or bad. Surface level, close/deep, fractured relationships, and those that are casual/built around activities (golf, racing, nature, faith, book club, etc.) all count.



Act:

- Which relationships bring you the most joy, and how would you like to prioritize spending time with them?
- Are there neglected relationships you want to revive? Fractured relationships that need attention? Draining relationships that need action?
- Who on your list challenges and supports you?
- Rating: _____ /10
- What relationships will you take action on now?

4. Physical Wealth: *Health is a critical component of overall wealth to be your best.*

Reflect:

- How do you feel about your current physical health and fitness levels?
- Are you ignoring warning signs or deferring care, regular checkups, and screening?
- How well would you rate your overall: diet, stress management, rest, and recovery?

Act:

- What are your health goals this year?
- **Rating:** _____ /10
- One change I will commit to starting this week:

5. Mental & Emotional Wealth: Cultivating a curious mind, developing personal growth, and actively working towards your purpose in life. It also encompasses emotional resilience and mental well-being.

Reflect:

- How often do you feel inspired and mentally alive?
- Are you regularly stimulated and learning? What are you curious about?
- Do you have practices that help you feel grounded? Creative?

From Martha Beck's *Beyond Anxiety*, Many leaders tie their sense of identity directly to their work. They don't just work to live, they **are** their work. This over-reliance creates a "**narrow stimulation bandwidth**," where the job becomes the primary source of excitement, purpose, and social interaction. The result? Hobbies, exploration, relationships, and personal growth fall to the margins.

Without work, it can be hard to imagine what else could bring fulfillment. Fear of the unknown looms large. Unstructured time can feel daunting. And a deep, **work-ethic-induced guilt** whispers that your worth is tied to constant productivity. This combination fuels anxiety rooted in fear of losing identity, facing boredom, confronting uncertainty, or battling guilt.

How much of your mental and emotional life is truly self-generated, and how much is tethered to your role? What would a wider, richer stimulation bandwidth look like for you?

Act:

- What are your goals for mental and emotional growth?
- **Rating:** _____ /10
- One practice I want to commit to:

At the retreat, each person will share: (6 minutes per participant)

- Your scores across the 5 types
- Areas that feel strong and why
- Areas that feel neglected and what shift you want to make
- Any action steps you're committing to in the next 90 days

Then open the floor to **forum feedback to reflect on:**

- Where you seem most aligned
- What might be missing or undervalued
- Where they sense hesitation, overcompensation, or a blind spot

Group Discussion: The Hidden Cost of Imbalance

- What patterns or themes are emerging across the forum?
- What trade-offs have we made by over-focusing on one form of wealth?
- What are the invisible costs: relationships, health, presence, joy?