

# Genius Guide to



# WEALTH DYNAMICS

The profiling system for entrepreneurs to find their flow



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# The Genius Guide to Wealth Dynamics

***“Everyone is born a genius,  
but if you judge a fish by its ability to climb a tree,  
it will live its whole life believing that it is stupid.”***

Welcome to the Genius Guide to Wealth Dynamics. This guide is a summary of the Wealth Dynamics Test for entrepreneurs. Wealth Dynamics is part of a family of profiling tools that have been used by over 500,000 people around the world to find and follow their flow.

Read this guide as part of the “Wealth Dynamics Mission” on GeniusU. Take the Wealth Dynamics Test, and follow the assessments, videos and steps of the mission to track your progress and grow your success. This guide and the online mission is a free resource to help you to find your flow.

In this guide, you will see that Wealth Dynamics is far more than a profiling tool. It is both a language of entrepreneurship which allows us to tune in to the concept of flow and it is a map of wealth. It allows us to see that wealth has a place for all of us, provided we follow the path that lets us shine.

Once you have begun using this guide, the GeniusU mission, and your Wealth Dynamics Test results to grow your flow, please share Wealth Dynamics with your family, friends and colleagues. When we collaborate to grow our flow, we grow our collective ability to create and contribute wealth. I look forward to sharing the journey ahead.

Keep shining brightly,

*Roger*

Roger James Hamilton  
Creator, Wealth Dynamics

## The Power of Wealth Dynamics

Running your own business should be exciting, rewarding and fun. Yet, too often, it can be overwhelming and a struggle. When understood and used effectively, Wealth Dynamics can be one of the most powerful tools you can use to bring clarity and direction to your entrepreneurial journey. Here are the biggest benefits to focus on when using Wealth Dynamics:

### **Find your flow, reclaim your time**

When you understand your profile, you can reorganise your time to focus on what you love most and do best. You can know what to say no to. When you do this, your fulfillment and effectiveness goes up, and your stress and struggle go down. That's what happens when you find your flow.

### **Clarify your natural path**

Your profile is not a box to get stuck in, but a path to follow and a game to play. Each of the eight profiles have different playgrounds and different rules to the game. By knowing your natural path, you can know what role models to follow, what advice to take, and what advice to ignore.

### **Grow a high performing team**

Each of the eight profiles attracts, builds and leads a team in a different way. Having a high performing team is the key to scaling your business. Building the right team, with the right people in the right place begins by using Wealth Dynamics to know yourself, and then to know your team.

### **Accelerate your financial success**

At the heart of Wealth Dynamics is the wealth equation: Understanding how flow is created through value and leverage. Once you know how to create value and leverage it in your natural way, you can control not just the flow of time, but the flow of money, accelerating your financial success.

### **Achieve your true potential**

How much do you believe you are currently achieving your true potential? Most of us are only achieving a fraction of what we are capable of. Using the entire system of Wealth Dynamics allows us to leverage our own value far more effectively, to make the difference we can in the world.

When you take the Wealth Dynamics Mission on GeniusU, you will find an assessment to measure your current flow factor: how much you are experiencing and living a life in flow. Return to this assessment in the coming months to see how your flow grows as you follow your natural path.

## Understanding the Contradictions of Wealth Creators

When we look at the wealth creators carving the biggest rivers of wealth, it doesn't take us long to notice that they appear to be taking entirely different approaches. At the time of writing, Bill Gates, founder of Microsoft, is the wealthiest man in the world with a staff of close to 120,000. Warren Buffett, Chairman of Berkshire Hathaway, is the second wealthiest man with a team of fourteen.

Richard Branson, founder of the Virgin Group, has become one of the UK's best known entrepreneurs with over three hundred and fifty companies (and two books). J.K. Rowlings, author of the Harry Potter series, has made a fortune in the last decade with six books (and one company)...

Their advice differs as much as their paths. Meg Whitman, CEO of HP and one of the wealthiest women in America, advocates always adapting to the customer's needs while Henry Ford, who took his Model T car to a phenomenal 48% market share famously said "A customer can have a car of any color they want, as long as it's black".

Warren Buffett insists on a detailed understanding of any company he invests in, saying *"Risk comes from not knowing what you are doing."* whereas Ray Kroc, who built McDonalds so successfully, said *"If you're not a risk taker, you should get the hell out of business."*

Who do we listen to and whose principals should we follow? Should we be accessible at all times like Donald Trump or should we play hard to get like Oprah Winfrey? Should we venture into new countries like Branson or simply trade their currencies like George Soros (and save the airfare)?

Making sense of the many approaches to wealth creation can be compared to making sense of the different games on ESPN. Each has different rules, different teams, and different strategies.

Only by understanding the games can we listen to the soccer player say *"Kick the ball, don't pick it up"* and the basketball player say *"Don't kick the ball, pick it up"* and realize they aren't contradicting each other, they're just playing different games.

Success comes from knowing which game to play, and then playing that game – and only that game. Each of us has a game that is most suited to our own natural habits and talents. So how do we find out which game to play?

## *Chapter 1*

# What is Wealth

***“I have enough money to last me the rest of my life,  
unless I buy something.”***

- Jackie Mason

## The Wealth Paradox

First things first: What do we mean by wealth? Being wealthy is not the same as being rich. If we were to take a room full of random people, and give each a million dollars, that does not make them wealthy. Within six months, many will have lost the money. Within two years, most will have lost most of the money – and only a few would have ended up with more.

Why is it that so many people who inherit a fortune or win the lottery end up losing all that money and end up back or even further back than where they started?

Evelyn Adams won the New Jersey lottery not once but twice, in 1985 and 1986. All \$5.4 million of winnings has now gone – mostly into Atlantic City slot machines - and Adams now lives in a trailer saying *“I wish I had the chance to do it all over again. I’d be much smarter about it now.”* William “Bud” Post won \$16.2m in the Pennsylvania lottery.

He invested in a car and restaurant business and within a year he was \$1m in debt and went on to declare bankruptcy. To make matters worse, his brother was arrested for hiring a hit man to assassinate him so he could claim the winnings for himself. “Bud” now lives on Social Security saying *“I wish it had never happened. It was totally a nightmare.”*

While many of us would deny that we would be quite so careless, why is it that so many of us continue to work so hard, earn so much and still have so little to show for it? There is a peculiar paradox that many of us come across as we make more money. This paradox ensures that being ‘rich’ without having built wealth remains a terribly temporary condition.

We call this the wealth paradox:

## *The Wealth Paradox:*

***“The more money you have, the more opportunities you have  
...to lose it.”***

Losing money is not a problem when you don't have any to lose, but as we find ourselves with excess cash (or debt), many new opportunities open up – and we spend it or invest it in areas where we have little experience and little idea of the pitfalls ahead: Our confidence exceeds our competence, and the money disappears.

So why are we so busy trying to make money when, after we finally get it, we're likely to lose it anyway?

Even more frustrating, why is it that for people who we would consider wealthy, no matter how much their money or business gets taken away from them, it comes right back again?

The story of Donald Trump is legend: After building a property empire in the 1980's (largely on deals leveraged with a high level of debt financing) when the market turned in 1990 Trump was no longer able to make interest payments leaving him with \$3.5b in business debt and a further \$900m in personal debt to contend with.

This means that you and I were around \$900m wealthier than Trump in 1990. Even so, in the following decade Trump reversed the situation and by 2015 he had a net worth of \$4 billion on the Forbes 400 Rich List.

Many wealth creators have faced challenges where they have lost a substantial amount of money, business or both – but they bounce back again and again.

The Wealth Paradox separates the temporary nature of money with the permanent nature of wealth. Whatever money you have, it will eventually fall – or rise – back to your level of wealth. This leads us to the definition of Wealth used in Wealth Dynamics.

## The Definition of Wealth

This guide is not about making money, but about creating wealth. Having a clear definition of wealth is not just useful but necessary if that is our focus. As a result of the Wealth Paradox, we cannot simply equate wealth to money. So if wealth is not how much money you have, what is it?

My Definition of Wealth:

***“Wealth is not how much money you have.  
Wealth is what you’re left with when you lose  
all your money.”***



[Watch the video on the “7 Truths of Wealth Dynamics”](#)

Growing wealth enables you to continuously attract money and opportunities in the same way that growing a garden enables you to continuously attract the birds and butterflies.

## The Net & The Garden

Using the analogy of money being as tricky and transient as butterflies is quite useful. It allows us to draw a clear distinction between the strategies of those who are busy trying to make money (The Net) compared to those who are building wealth (The Garden):

### The Net

You want to catch butterflies, so you decide to build a net. Surely, with a net you can catch them more easily! You read books on the subject and you practice skills in butterfly catching. You find that you are making improvements. Your net gets bigger and smarter and gradually you do catch more butterflies, but there is something wrong.

You find that after many years of this strategy you still need to wake up every day and go out to catch more butterflies. You need to hold on to the butterflies you have caught, or they will fly away just as quickly. The more butterflies you have, the more difficult they are to hold on to. You are constantly in fear that the butterflies will disappear, or that someone with a bigger net will beat you at your own game.

When the butterflies do disappear, you're left with nothing.

I know of many people who have become experts at sales, marketing, management, customer service and still struggle to make money. We all know of people who have learnt the strategies of successful stock market traders, property investors and serial entrepreneurs and are still left funding their losses.

They carefully follow the strategies they learn, and then remain baffled as to why they do not attract the same opportunities, resources and sheer luck of their role models. These are people who are trying to make money without first building wealth.

They are trying to chase butterflies with a net.

### The Garden

On the other hand, wealth creators don't worry about building a net. Instead, they grow a garden. By focusing on creating an inspiring garden, they are growing something permanent around themselves. As the garden grows, the butterflies come. As time goes by, you find that the effort to manage the garden falls as the number of butterflies rise. In fact, the butterflies, birds and bees end up pollinating your garden for you. You don't fear butterflies leaving, as there are always more coming.

If anyone takes your butterflies away, there will be more the next day. Every successful wealth creator is focused entirely on building their wealth foundation ahead of their money making activities. They have built a reputation, a powerful network, a knowledge base, a resource base and a track record. This is their garden, and it has been built not around their expertise, but around their passion. Every day, they wake up to their passion – not an empty net.

In a recent speech to a group of students, Warren Buffett said:

***“I may have more money than you, but money doesn’t make the difference. If there is any difference between you and me it may simply be that I get up every day and have a chance to do what I love to do, every day. If you learn anything from me, this is the best advice I can give you.”***

## **Attracting More by Moving Less**

Warren Buffett attracts billion dollar butterflies because he is specific in what his investment company, Berkshire Hathaway, wants to invest in: He repeatedly says he is looking for businesses with consistent earning power, good return on equity, little debt, good management and that he understands... between \$5 billion and \$20 billion in size. He promises complete confidentiality and quick response. He doesn’t have to go chasing the business. They come to him. Consequently, he has described his acquisition strategy like this: *“It’s very scientific. Charlie (Vice Chairman of Berkshire Hathaway) and I just sit round and wait for the phone to ring. Sometimes it’s a wrong number.”*

Each wealth creator has stopped chasing opportunities and chosen to build a wealth foundation around their specific passions and talents. As the American industrialist, Andrew Carnegie said *“The men who have succeeded are men who have chosen one line and stuck to it.”* As we’ll see, this doesn’t mean sticking to a particular profession, industry or even country. It does mean sticking to your wealth profile. As a result Buffett attracts the right deals that suit Berkshire Hathaway, Branson attracts the right businesses that suit Virgin and Jack Welch - as CEO of GE and one of America’s best known leaders - attracted the right people who suited his leadership team.

Each different profile has a different value that creates this attraction – a different garden they are tending to. Welch used this metaphor when talking about his role at GE: *“My main job was developing talent. I was a gardener providing water and other nourishment to our top 750 people. Of course, I had to pull out some weeds, too.”*

## *Chapter 2*

# The Wealth Equation

***“Be still like a mountain,  
but flow like a great river.”***

- Lao Tse Tung

## The River of Wealth

There are a million dollars a second flowing around this planet as a result of our wealth creation. Great wealth creators have achieved their wealth not by chasing this flow but by redirecting some of this flow through themselves.

Wealth then, is largely about good plumbing. Every great wealth creator has achieved this flow by creating their own river. As with the butterflies, the water in the river is temporary – but as with the garden, the river is more permanent.

A river is a poetic metaphor of wealth. Within it lies a fundamental principle: Flow.

Each of us creates our own greatest wealth when we are in our own personal flow. Those of us who build a river around this flow attract our greatest wealth in the same way that a stick thrown in a river will naturally be attracted to the greatest flow.

Another benefit of the river metaphor: It provides us with a visual understanding of the Wealth Equation, which lies at the heart of Wealth Dynamics.

## Sculpting the River

When I was 27 years old, I had the chance to work with the team that had taken Dell Computers international. In 1987, a 22-year old Michael Dell opened a Dell office in England. Andrew Harris headed the international operation and brought in a good friend, Martin Slagter, to run the UK and Europe operations.

By 1992, Dell's sales had grown to \$2b, from \$60m six years earlier. However, 1992 proved a critical year for the company, when a series of crises led to the company posting its first quarterly loss. Dell brought in new management and both Harris and Slagter left the company in 1993.

They left with stock options that they cashed in, making them both multi-millionaires, and they used their new cash to start an exciting new venture in the UK and US, Hand Technologies.

Hand Tech was at the cutting edge when I joined it in 1995. They were leveraging on something new – the Internet – to sell computers with the aid of a network of reps who tended to be the 'techies' that people in each community would already be going to for advice on what PC to buy. Through Harris and Slagter's industry contacts, they had deals with Microsoft, Compaq, HP and Apple, to sell their PC's online long before these giants were doing so themselves.

I became the General Manager for the UK and we quickly grew to over 1,000 reps in the first year. The team was intent on learning from the management mistakes that they had seen Dell make. We assembled a seasoned board of advisors, invested in cutting-edge systems, implemented tight financial controls. But somehow there seemed to be something amiss...

While we were leveraging like crazy – on our vendors, our reps, the Internet – and appeared to be clocking some impressive growth, we did not have the kind of attraction that Dell had. After the first twelve months it seemed we still had to work just as hard to sell the next PC or recruit the next rep even though we were over ten times bigger – and we were still a long way off from making any money.

Slagter and I began to focus at our core value proposition: Why weren't customers beating a path to our door? Our vendor margins and rep commissions didn't let us sell at Dell's prices. The service we promised from our reps we couldn't control. The reliability from our vendors – despite them being brand names - we couldn't guarantee.

Meanwhile Harris, based in Austin, kept focused on faster leverage, saying "The profits will come when we reach critical mass. The critical mass will come once we've built our brand."

From 1995 to 1997, we had phenomenal growth, with over 10,000 reps selling from the Hand Technologies website and two successful rounds of funding. But the cost of acquiring each new rep and each new sale seemed to be going up, not down.

Meanwhile, Dell – even with its ongoing management and production problems, had grown from \$2.9m in sales in 1993 to an astounding \$12.3b in 1997 – and it had been profitable in every quarter.

Whilst we could dismiss a phenomenon whereby lottery winners were losing their fortunes and put it down to carelessness, here was a far more baffling situation. From all accounts, Dell was continuing to have management and production issues, while we seemed to have a well-functioning team. Yet Dell continued to grow and attract new business at a phenomenal rate, and we had to fight for every penny.

Why is it that we all know of some businesses that seem to be run so well – with great management, nice systems, happy customers – and yet they still lose money? Why is it that we also know of businesses that seem to have one issue after another, yet more customers and more money keep flowing through the door at a dizzying rate?

In early 1997 we held a strategic meeting in Austin (which is also Dell's headquarters). Slagter returned from a visit to the local dry cleaners visibly distressed. He had met a Dell staff member who he had hired years earlier who had told him what his current stock options in Dell were worth.

Slagter did his sums on the trip back to the office, saying "If I had sat on a beach with my Dell stock options instead of starting Hand Tech, I'd be twenty times richer today."

To rub salt in the wound, Dell had finally 'discovered' the Internet months earlier, allowing customers to configure and buy their custom-made PC online. Sales quickly grew to \$1m a day, eclipsing the results we were achieving. While we were still struggling to fill our muddy pond with buckets, Dell had come by and with one simple gesture carved \$1m-a-day of extra width into his wild, raging river.

I left the company in 1997 and traveled to Asia to start my next venture and Hand went the way of so many dotcoms, succumbing to the Wealth Paradox and closing shop in 2000, out of cash and out of luck. Meanwhile, Michael Dell has gone on to weather all manner of set-backs – many far larger than the ones we faced – and ended up fourth on the 2005 Forbes 400 with a net worth of \$18b and a company which is now the World's largest PC manufacturer.

What set the two approaches apart? While we were busy focusing on the hundreds of tasks in our business, Michael Dell kept focused on one – perfecting his direct model. The value of his low price, fast delivery, reliable service model attracted an ever-increasing flow of customers, and cash, that gave him the resources to get things right in all other areas of his business – in good times and bad.

Our plan, team, systems and financing counted for nothing if none of us were focused on playing the game of creating value, and leveraging. During those painful years, while Dell was busy playing his game, we never even found the pitch.

Every successful wealth creator has kept to this focus of playing their game: focusing on creating value, and then leveraging. This is what creates the money flow. This is the Wealth Equation.

## The Wealth Equation

Wealth creation is not about making money. It's about creating flow. The Wealth Equation explains the plumbing:

$$\text{WEALTH} = \text{VALUE} \times \text{LEVERAGE}$$

Money flow follows the same principals as water flow in a river. The two variables of the river that will determine the water flow at any particular section are the height and the width (or more accurately the area of it's cross section - width x depth). Similarly, the two comparable variables that make up wealth and that will determine the money flow are value and leverage. Here's why:

### Value

Water will always flow from high ground to low ground and always in that direction. The height differential will determine the speed of water flow at any one time. If you double the height of the river, you double the speed of water flow.

Similarly, money will always flow where there is a value differential, and always from high value to low value. Imagine I decide to sell my watch for \$1,000. That means I don't value it as much as \$1,000. You decide to buy it for \$1,000. That means you value it more than the money. As a result, you get my watch and your money flows from you to me. If a buyer and seller chose a watch of double the value, then \$2,000 would have flowed. Double the value, and you double the money flow.

### Leverage

Value on its own does not make the river. A river also needs width. In the 1980's, Bill Gates did not have the most valuable software, but he was better at leveraging it. While Steve Jobs at Apple was coming up with innovation after innovation in his software (Apple introduced the mouse and graphic user interface years before Microsoft switched from MS-DOS to windows), Gates was encouraging the growth of the entire PC market to distribute his software.

While Jobs insisted that Apple software could only be used on Apple computers, Gates positioned Microsoft as a software company serving all PC's with a common operating system and software platform.

As a result, the entire PC industry grew by leveraging on his products, and he could focus all his efforts on developing his software products while Jobs was diluting his efforts by trying to develop the software, the hardware and the distribution channel simultaneously.

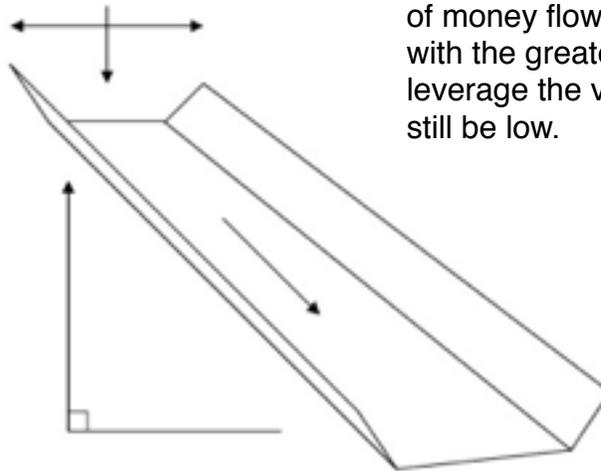
Whereas value gives the river a gradient, leverage gives the river width. Whereas value determines the speed of money flow, leverage determines the volume of flow at that speed. In the 1980's while Jobs was trying to create a Niagara Falls, Gates had carved a Mississippi.

By 1985, Jobs had lost his place at Apple, ejected from the company he started by his own Board members. Gates, in 1986, took Microsoft public giving him an instant \$236m fortune. Jobs changed his strategy and made a billion dollars not once, but twice.

## THE RIVER OF WEALTH

### Value

Value is the value differential between the high value and the low value between which the money flows. The greater the value differential, the steeper the river and the faster the money flow.



### Leverage

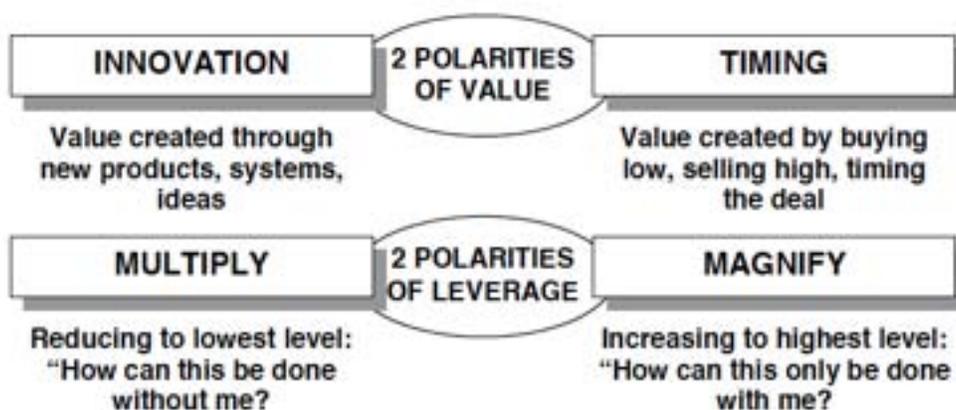
Leverage is the width and depth of the river. Leverage determines the volume of money flow whatever the value. Even with the greatest value, if there is no leverage the volume of money flow will still be low.

### Money Flow

Money always flows from high value to low value. If there is no value differential, no money will flow. Money flow is not the cause of wealth. It is the end result of wealth.

$$\text{WEALTH} = \text{VALUE} \times \text{LEVERAGE}$$

Both value and leverage have two opposite polarities:



## The Opposites of Value

While value creation is a pre-requisite to money flow, there are two opposites to value creation: Innovation and Timing, and these are related to the two opposite thinking dynamics: Intuitive thinking and sensory thinking. Every successful wealth creator taps into their natural dynamic. If you do not follow your natural dynamic, wealth creation will feel like hard work. (And if it feels like hard work, you are already doing the wrong thing).

### Innovation

All value is created from the way we think. Some of us are born with what we call ‘high-frequency’ thinking, which is often called ‘intuitive’ thinking. Intuitive thinkers love coming up with new ideas and putting them into action. Bill Gates, Michael Dell and Walt Disney have all mentioned their natural creativity when they were younger.

We all have some element of intuitive thinking, but some of us have it more than others. Those who are constantly tapping into this ‘high-frequency’ thinking are often described as having their ‘head in the clouds’. They can see the big picture, but often miss the detail. They are not as focused at what is there, but at what could be.

They create value through one of the two opposites of value creation: Innovation.

### *Intuitive thinking creates value through innovation*

Innovation means creating something new of value – something bigger, faster, cheaper, smaller, smarter, better. Wealth creators such as Bill Gates, Jeff Bezos, Richard Branson and Oprah Winfrey create their value through innovation. Their innovation has been focused at creating new products, new systems, new businesses or a unique brand.

In every case, for each of the wealth creators above, the time invested in this one activity has been their number one priority from the beginning - to the extent that in every case, each one of these individuals has delegated other aspects of their business so that they can focus as much time as possible on their natural way of creating value, and leveraging it.

### Timing

On the other hand, while Bill Gates has amassed a \$51b fortune innovating at the cutting edge, Warren Buffett has grown a \$40b fortune without touching anything high tech at all.

The opposite of 'high-frequency', 'intuitive thinking is 'low-frequency', 'sensory' thinking. While intuitive thinkers create value by having their head in the clouds, sensory thinkers create value by having their ear to the ground. Sensory thinkers do not need to create anything new because they have an innate sense of timing.

Why create anything if you know when to buy low and sell high? Warren Buffett, George Soros and Rupert Murdoch are all individuals who are known for seeking out patterns and opportunities that others miss.

Some of us have a more natural tendency towards sensory thinking than intuitive thinking. Sensory thinkers are alert to their surroundings and pick up signals that intuitive thinkers miss. Whereas intuitive thinkers always feel the need to push forward, sensory thinkers know that sometimes the best thing to do is to do nothing.

They create value through the other opposite of value creation: Timing.

### *Sensory thinking creates value through timing*

Timing means creating value by acting at the right time. Wealth Creators such as Warren Buffett, George Soros, Rupert Murdoch and Donald Trump have created value through their investments, trading and deal making rather than by creating anything new.

Some people believe that creativity and timing can be taught. There is no doubt that you can work at improving both, but if it is not your natural frequency to begin with, in the heat of the moment you will fall back on your old habits. I have met many people who have used their natural creativity and optimism to build successful businesses only to then trade these earnings – unsuccessfully – on the stock market. That same creativity and optimism had led to awful timing, and they lost much (if not all) of the money they had reinvested.

Some even acquired sophisticated trading systems to support their trades. Ultimately, successful trading does not come from a system, but from good timing which is not so easily bought. When asked about his trading style, George Soros, the World's most consistently successful traders with a net worth of over \$7b said *"My peculiarity is that I don't have a particular style of investing or, more exactly, I try to change my style to fit the conditions. I think my analytical abilities are rather deficient... I am not a professional security analyst. I would rather call myself an insecurity analyst."*

As we will see, some of the wealth creators above - such as George Soros and Warren Buffett – are so clear on their own focus that they have stuck to their focus even in the face of public criticism. Others – such as Steve Jobs and Martha Stewart – have deviated from their core focus and paid the consequence (until they got back on track).

## The Opposites of Leverage

Some people think that leverage alone can create wealth: “Leverage other people’s money, time, expertise or knowledge, and wealth can be yours!” This could not be further from the truth.

Leverage has the power to massively accelerate the money you make, and the money you lose. Leverage itself simply ensures a multiple output for every input – positive or negative.

If you have hired a team and then failed to find the value in their time, you will have ended up worse off than when you started. If you have raised money through financing and then failed to extract the value in that money then you will have ended up in trouble. There is only one thing that you can leverage to create wealth, and that is value.

Ensuring you find value before you leverage and then being careful to leverage that value is essential.

In the same way that there are two opposites of value there are also two opposites of leverage: Multiply and magnify, and these are related to the two opposite action dynamics: Introvert and extrovert. Here’s how they work:

### **Multiply**

People who have a more introvert action dynamic naturally internalise and analyse their course of action, in comparison to people who have a more extrovert action dynamic and work through consultation with others. Introverts are process-oriented and leverage by multiplying.

### *Introverts leverage by multiplying*

The way to multiply is to ask the question “How can this happen without me?” Multiplying is about making things as simple as possible and then making many. Wealth Creators such as Henry Ford, Warren Buffett, John D Rockefeller and Ray Kroc have leveraged through multiplying, whether through their systems, investments or franchises.

Introverts will always keep things simple while extroverts tend to make things appear more complicated. In his 1989 letter to shareholders, Warren Buffet said “After 25 years of buying and supervising a great variety of businesses, Charlie and I have not learned how to solve difficult business problems. What we have learned is how to avoid them.”

## Magnify

People who have a more extrovert action dynamic on the other hand are more likely to be found out socializing than studying a spreadsheet. In fact, many extroverts have gotten themselves in trouble when, having created a successful business, they have tried to systematize it.

Extroverts are not process-oriented. They are people-oriented, and they leverage in a manner that is the complete opposite of multiplying. They leverage by magnifying.

### *Extroverts leverage by magnifying*

The way to magnify is to ask the question “How can this only happen with me?” Magnifying is about making things as complex or unique as possible so that you become indispensable. Wealth Creators such as Martha Stewart, Oprah Winfrey, Jack Welch and Donald Trump leverage by magnifying, whether through their unique brand, leadership or deal making niche.

Introverts multiply: leveraging effectively where they are most comfortable – in the background. Extroverts magnify: leveraging effectively where they are most comfortable – out in front.



[Watch the video on the “Introduction to Wealth Dynamics”](#)

## How to find billionaires

The front page of a Dec 2005 issue of Business Week entitled “*Googling for Gold*” declared that the Internet company, Google, has five billionaires and over one thousand millionaires. This reinforces a fundamental truth: *If you want to find a billionaire, just look for a large group of millionaires, and the billionaire will be the one in the middle.*

Every great river is surrounded by tributaries. When a new source of value or a new form of leverage is found, it soon becomes clear that the wealthy do not become wealthy by making others poor. They become wealthy by making others wealthy. This is possible because one person’s value becomes another person’s leverage.

Those playing the game understand this intuitively. For example, the people with the best products will look for the people with the best systems, and vice versa. Bill Gates sells more software by leveraging on Michael Dell’s PC’s and Michael Dell sells more PC’s by leveraging on Bill Gates’ software.

JK Rowlings sells more Harry Potter books by leveraging on Jeff Bezo’s Amazon.com and Jeff Bezo gets more customers by leveraging on JK Rowlings’ books.

In fact, the value in Amazon.com’s system allows all publishers to leverage more effectively. The value of Microsoft’s software allows all PC manufacturers to leverage more effectively. For each of us, our greatest value is someone else’s greatest leverage.

In Chapter 3, you will see how the opposites of value and the opposites of leverage form the four sides of the Wealth Dynamics Square, and how all wealth is created through one of eight natural paths, each based on which way each naturally create wealth and leverage it.

Your path is one of them, so have a look at the eight paths, see which resonates with you most, then take the test and learn about your personal path in detail.

## *Chapter 3*

# The Eight Wealth Profiles

***“The men who have succeeded are men who have chosen one line and stuck to it.”***

- Andrew Carnegie

## Parallel Universes

Many explanations have been given for why some of us acquire great wealth while some of us do not. Many have taken certain explanations as persuasive enough evidence to give up trying. We say *“Well, he was born into the money”, “She has talent and charisma that I just don’t have”, “He’s obviously a great leader and I’m not.”*

Our greatest excuse for not taking action today is that we believe we don’t have what it takes to make it tomorrow.

Let’s imagine a parallel universe where some of today’s most successful wealth creators ended up taking different approaches when they got started. What would have happened if Bill Gates had opted for a career as a footballer? Would Oprah Winfrey have made millions as a commodities trader?

Could Warren Buffett have made it big on MTV? Warren Buffett says that in the 1950s he invested \$100 in a Dale Carnegie public speaking course *“not to prevent my knees from knocking when public speaking but to do public speaking while my knees are knocking.”* If any of these wealth creators had not followed their path of least resistance to wealth, we would not have heard of them today.

Each of us has a path of least resistance that is based on our natural habits and talents – the ones we were born with. If we are not on our path, life can be a struggle. *When we follow our path – and begin to play the game that we most naturally play, we begin to excel.* We also find we are doing what we love. These are the eight wealth profiles.

## The Wealth Profile Square

The Wealth Dynamics Square gives us the relationship between the eight Wealth Profiles. Think of it like an eight-sided mountain, where there are different rivers flowing down each side. Each of us has our own flow, which naturally links our dreams to our reality.



The square shows the two opposites in the way we think and the way we act.

Some of us think more with our 'heads in the clouds', where we create value through innovation. This is the 'Dynamo' energy on the top of the square. Some of us think more with our 'ear to the ground', and are more 'sensory', creating value through timing. This is the 'Tempo' energy at the bottom of the square.

Some of us act more through people, and are more extroverts. The natural way to leverage is to magnify. Some of us act more through data, and are more introverts. Their natural way to leverage is to multiply.

The Wealth Dynamics profiles fit around the square, each with a different balance of how they most naturally think and act. You will find that everyone has a profile and a natural path to success. These four energies are also related to the four seasons, spring, summer, autumn and winter. As all teams, companies, markets and countries move through the different seasons, the profile who naturally fits that season will be most in their flow.

Knowing what season of growth you are in, together with the natural profiles of your team, partners and customers, allows you to orchestrate the right people to do the right things at the right time.



## The Creator - *“Creating a better product”*

**Creators are great at getting things started, and terrible at finishing. They are the high in Dynamo energy, and are always using their quick thinking and imagination to get out of trouble. Their flow comes from expressing their creativity in valuable ways.**

Creators can't resist creating. They keep creating long after they've run out of resources, money, and other people's patience. In fact, they have their greatest creative breakthroughs after most others would have given up. Before Walt Disney's first animated movie was finished, his distributor went bankrupt. Before his second movie was finished, he ran out of money himself. To produce the now famous "Steamboat Willie" featuring Mickey Mouse in 1927, strapped for cash, he wrote to his brother Roy: "Slap a big mortgage on everything we got and let's go after this thing in the right manner."

Many Creators fail because of their over-optimism as to what their business and their team can achieve. This optimism has led many to take on far too much, leaving them little time to do what they do best. Successful Creators have delegated everything except the creative process itself – and they focus on creating new products, or new companies, while others take care of the day-to-day business.

Successful Creators include Walt Disney, Richard Branson, Steve Jobs, Bill Gates, JK Rowling, Sara Blakely, Jack Ma and Elon Musk.



[Watch the Wealth Dynamics video on Creators](#)

## Leaders that share the Creator profile



### **Richard Branson, Virgin**

Richard Branson has used his visionary thinking to grow multiple businesses with the Virgin Group, building self-managing teams within each business.



### **Steve Jobs, Apple / Pixar**

Steve Jobs created billion dollar businesses with Apple and Pixar, and through his innovation revolutionized the computer, music, and mobile industries.



### **Bill Gates, Microsoft**

Bill Gates co-founded Microsoft, and has become the richest man in the world. Today, he uses his creativity for philanthropic projects in the Gates Foundation.



### **J.K. Rowling, Harry Potter**

J.K. Rowling went from state benefits to the UK's best-selling living author with the Harry Potter book series, which has sold over 400 million copies.



### **Sara Blakely, Spanx**

Sara Blakely is a self-made billionaire and founder of Spanx, which she began in her apartment while selling fax machines, and grew it to a billion dollar company.



### **Jack Ma, Alibaba**

Jack Ma is the richest man in China, having gone from an English teacher to growing the Alibaba group into the world's largest online marketplace.



### **Elon Musk, Tesla / SpaceX**

Elon Musk is a billionaire inventor and entrepreneur who co-founded Paypal and now runs three pioneering companies, Tesla Motors, Solar City and SpaceX



### **Elizabeth Holmes, Theranos**

Elizabeth Holmes is a chemical engineer, America's richest self-made woman billionaire through her company, Theranos, with over 80 patents to her name.



## The Star - *“Creating a better brand”*

**Stars are excellent promoters and are high in both Dynamo and Blaze energy. They are quick on their feet and can sometimes seem to dominate the conversation. Stars are best when they use their sparkle to shine the light on others more than themselves.**

The Creators set the stage, and the Stars steal the show. Stars get their most valuable feedback in the limelight, and find their flow while on their feet. As a result, they are able to evolve their attraction on the fly, and it is their personal magnetism that is their greatest value.

Stars are naturals at creating a unique identity for themselves. It is their personal brand that attracts others. By magnifying their brand, they quickly magnify their attraction. Failed Stars do not realize this and have been attempting to build their wealth by improving their products, their systems or their teams – none of which come as naturally. Stars also get frustrated that others can't do what they can do, and so make poor managers without the right deputies. Successful Stars are happy to leverage on the products and platform of others in order to perform their magic. They lead from the front with their name shining in lights, while others count the receipts.

Successful Stars, who share the same winning formulas in their path to success, include Oprah Winfrey, Paul Newman, Arnold Schwarzenegger, David Copperfield, Hillary Clinton, Beyonce Knowles, David Beckham and Martha Stewart.



[Watch the Wealth Dynamics video on Stars](#)

## Leaders that share the Star profile



### **Oprah Winfrey, Harpo**

Oprah Winfrey has built a media empire by building a personal brand that doesn't steal the light, but that shines a light on others.



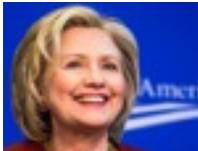
### **Arnold Schwarzenegger, Actor**

"Arnie" has risen to the top of three disciplines, in body building (7 time Mr Olympia), in Hollywood (Action star), and in politics (38th Governor of California)



### **David Copperfield, Magician**

David Copperfield is the highest grossing solo performer in the world, with \$4 billion over his career, and over 600 performances in his Las Vegas magic show.



### **Hillary Clinton, Politician**

Hillary Clinton is former U.S. First Lady and U.S. Secretary of State, and one of a long line of Star Profiles who has run for US President.



### **Beyonce Knowles, Singer**

Beyonce Knowles has used her 'star power' to build a \$250 million empire. She was the No.1 highest-paid celebrity in 2015 according to Forbes Magazine.



### **David Beckham, Footballer**

David Beckham, captain of the England Football team for 6 years, built his brand through his career, and earns more now than when he was playing.



### **Martha Stewart, Martha Stewart Omnimedia**

Martha Stewart became one of the world's first self-made billionaires by building her brand into the media and merchandise empire, Martha Stewart Omnimedia.



### **Amitabh Bachchan, Bollywood Actor**

Well known in India, Amitabh Bachchan has followed the footsteps of other Star Profiles, profiting when in his flow, and losing money when out of his flow.



## The Supporter - *“Leading the team”*

**Supporters are excellent with people, and will always be found in the middle of the party. They are strong Blaze energy and often distracted supporting others. Their flow comes from being actively involved in leading others in fun and worthwhile adventures.**

While Stars are busy shining, Supporters are busy lighting up others. Supporters are the strongest leaders, as they can translate value into action through people. They are masters at energizing teams by giving them the confidence they need to succeed. They supply the glue without which great plans would crumble.

Many Supporters struggle to find the right business to start, despite their fabulous network. This is because they are asking themselves what business they should start, when they should be asking themselves which value creator they should support. Steve Ballmer has led Microsoft, giving Bill Gates the space to create, and his shares in Bill’s company now give him a net worth of over \$1 billion. Some of the most successful Supporters can also be found in their own businesses – such as in public relations, headhunting and consulting where others will pay big bucks for access to the people they know. Where others would take months to find the right person, it often takes Supporters just one phone call.

Notable Supporters include Jack Welch, Michael Eisner, Steve Case, Steve Ballmer, Meg Whitman, Sheryl Sandberg, Howard Schultz and Ginni Rometty.



[Watch the Wealth Dynamics video on Supporters](#)

## Leaders that share the Supporter profile



### **Jack Welch, GE**

Jack Welch was named Fortune “Manager of the Century” after a 40 year career building GE into a global company through his people-based leadership style.



### **Steve Case, AOL / Time Warner**

Steve Case used his people skills to build AOL into one of the most successful early .com companies, only to see it unravel with his \$164B Time Warner deal.



### **Steve Ballmer, Microsoft**

Steve Ballmer has built a \$42 billion fortune, using his Supporter profile as CEO of Microsoft for 14 years, supporting Bill Gates in the growth of Microsoft.



### **Meg Whitman, eBay / HP**

Meg Whitman has become a multi-billionaire by leading first eBay (growing it from \$4 million to \$8 billion in sales) and now Hewlett-Packard as CEO.



### **Sheryl Sandberg, Facebook**

Sheryl Sandberg has supported Mark Zuckerberg in the growth of Facebook as COO, and has built a net worth of over \$1 billion.



### **Howard Schultz, Starbucks**

After buying Starbucks, Howard Schultz has grown the company from a small Seattle coffee house to 191,000 staff and \$16 billion in revenues.



### **Ginni Rometty, IBM**

Ginni Rometty is the Chairman, President and CEO of IBM, and has ranked No.1 in the Forbes 50 Most Powerful Women list for four years in a row.



### **Lucy Peng, Alibaba**

Lucy Peng is one of the co-founders - and Chief People Officer - of Alibaba, now the biggest online marketplace in the world.



## The Deal Maker - *“Bringing people together”*

**Deal Makers are strong in Blaze and Tempo energy, so they are down-to-earth. They have a strong sense of timing and loyalty, and always make sure everyone is OK. They are best when connecting people and ideas together for everyone’s benefit.**

Like Stars and Supporters, Deal Makers leverage by magnifying out in front. While Stars are high in the sky, Deal Makers have their ear to the ground: Creating value through timing, not innovation, and living in the present. Successful Deal Makers tend to catch the imagination of the business world, with their sweeping gestures that make millions in a moment. Of all the profiles, the Deal Makers rely most on the relationships around them.

While a Star’s value grows as they become less accessible, a Deal Maker’s value grows as they become more accessible. They are constantly on the phone and on the move. They create their wealth by spotting connections in the market. Once the deal is done, the new value created enriches everyone involved. Struggling Deal Makers are often stuck trying to start a business or caught up in detail, as the idea of wheeling and dealing, wining and dining, just sounds like too much fun! Every successful Deal Maker has picked a niche from which to attract the best deals in their market.

Notable Deal Makers include Donald Trump, Rupert Murdoch, Masayoshi Son, Charles Koch, Susan Wojkicki, Lynda Resnick, Sheldon Adelson and Jorge Paulo Lemann.



[Watch the Wealth Dynamics video on Deal Makers](#)

## Leaders that share the Deal Maker profile



### Donald Trump, Trump Organization

Donald Trump is one of the highest profile deal makers, and explains how he excels in reactive, deal-focused leadership in his book “The Art of the Deal”.



### Masayoshi Son, Softbank

Masayoshi Son has become one of the richest men in Japan, with a \$14 billion fortune, through online and mobile deals through his company, Softbank.



### Charles Koch, Koch Industries

Charles Koch, and his brother David, run Koch Industries, which has grown through deals and acquisitions into a \$115 billion empire.



### Susan Wojcicki, YouTube

Susan Wjocicki has led some of Google’s biggest deals, including DoubleClick and Youtube, where she is now bringing her people skills as head of YouTube.



### Lynda Resnick, Roll Global

Lynda Resnick has become a billionaire by buying and growing branded companies including Fiji Water, Interflora and Franklin Mint.



### Sheldon Adelson, Las Vegas Sands

Sheldon Adelson is Chairman and CEO of Las Vegas Sands Corp, which he has grown through a series of deals to be the biggest gaming company in the world.



### Jorge Paulo Lemann, InBev

Jorge Paulo Lemann is Brazil’s richest man, with a \$25 billion fortune, built through acquisitions, including InBev, which dominates the beer market.



### David Geffen

A well known deal maker in Hollywood, David Geffen is co-founder of Dreamworks SKG with Steven Spielberg and Jeffrey Katzenberg.



## The Trader - *“Buying low, selling high”*

**Traders have their ear-to-the-ground, with strong Tempo energy. They will always know who upset whom, and how to keep things fair. Quiet by nature, they will often only share if asked, and find their flow in keeping the peace and keeping things on time.**

Traders are masters of timing but, unlike Deal Makers who make their money by bringing assets and resources together, Traders will buy and sell the assets and make their money from the spread. Extrovert Traders will do this where they can influence the price through hard bargaining. Introvert Traders prefer to trade through analysis rather than face-to-face bidding, and include many of today’s successful market traders. While Creators need to immerse themselves to create their wealth, Traders need to detach themselves. If markets were symphonies, the Creators are the composers while the Traders are the conductors. Value comes from waiting for and surfing the right wave while others get caught in the current.

Many failed Traders have never taken control of the trade. As reliable and hard-working employees, they may see either the buy side or the sell side of a transaction within the company they work for, but often never the two together. Only when they are in control of both sides will Traders become aware of the natural talent that they have.

Famous Trader profiles include George Soros, Jim Rogers, Carl Icahn, Azim Premju, Melinda Gates, Joanne Lui, Peter Lynch and John Templeton.



[Watch the Wealth Dynamics video on Traders](#)

## Leaders that share the Trader profile



### Carl Icahn, Icahn Enterprises

Founder of Icahn Enterprises, Carl Icahn has built a \$21 billion fortune and a reputation as an activist investor, with board seats in companies he invests in.



### Azim Premji, Wipro

Azim Premji converted his family business, Wipro, from trading soap and cooking oil to trading IT services, and today has revenues of \$7 billion.



### Melinda Gates, Gates Foundation

Starting as a project manager at Microsoft, Melinda married Bill Gates and now has a key role in the growth of the Gates Foundation, with \$30b in donations



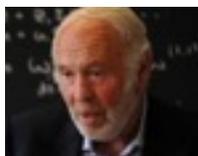
### Joanne Liu, Doctors without Borders

Joanne Lui is President of Medecins Sans Frontieres (Doctors without Borders) and as with many service-based Traders has spent her life in health care.



### Ray Dalio, Bridgewater

Ray Dalio became a billionaire by growing Bridgewater Associates into the world's largest hedge fund, which manages over \$160 billion in funds.



### Jason Simons

Jason Simons, known as the “Quant King”, built Renaissance Technologies into one of the world's largest hedge funds before retiring recently.



### Peter Lynch

Peter Lynch is famous for his growth of the Magellan Fund from 1977 to 1990 at an annual return of 29.2% - with managed funds growing from \$18m to \$14b.



### John Templeton

John Templeton was a trading pioneer, becoming an early billionaire in mutual funds and through his Templeton Growth Fund.



## The Accumulator - *“Collecting appreciating assets”*

**Accumulators are excellent project managers and researchers. They have strong Tempo and Steel energy, and are always careful in their work. Don't expect them to be overly creative. Their flow comes from collecting and organising what's already there.**

While Traders create wealth by accelerating money flow, Accumulators create wealth by decelerating it. Rather than making money by buying and selling off waves, they make money by buying and holding on rising tides.

Steady and dependable, if the profiles were compared to a football team, the Stars would be the strikers while the Accumulators would be the keepers. While Stars are quick to spend, Accumulators are quick to save. Accumulators often fail as a result of keeping too much to themselves, rather than building the advocates who will network on their behalf. They rarely act on impulse, and fail if they have not set the criteria to take action. Accused of procrastinating, they simply need more data to make an informed decision.

Once Accumulators connect to the right team, they are quickly uplifted while keeping the team grounded. They ensure that everything is in order and that what needs to get done gets done on time. Successful Accumulators are happy to remain down-to-earth, holding the kite strings while others fly.

Successful Accumulators include Warren Buffett, Benjamin Graham, Carlos Slim, Li Ka Shing, Gina Rinehart, Helen Clark, Leonardo Del Vecchio and Joseph Safra.



[Watch the Wealth Dynamics video on Accumulators](#)

## Leaders that share the Accumulator profile



**Warren Buffett, Berkshire Hathaway**

One of the most widely quoted Accumulators, Warren Buffett is known for his careful and detail-focused leadership and investment philosophy.



**Carlos Slim, Telmex**

Known as “The Warren Buffett of Mexico”, Carlos Slim is the richest man in the world, with a net worth of \$67 billion from his investments in Mexico companies.



**Li Ka Shing, Cheung Kong Holdings**

A self-made billionaire, Li Ka Shing’s companies make up 15% of the Hong Kong stock exchange, and today he is one of the richest men in Asia.



**Gina Rinehart, Hancock Prospecting**

The wealthiest person in Australia, Gina Rinehart took over her father’s mining company, and has since diversified into cattle stations and media stations.



**Helen Clark, UNDP**

After serving three consecutive terms as New Zealand Prime Minister, Helen Clark is currently the Administrator of the United Nations Development Program.



**Leonardo Del Vecchio, Luxottica**

The richest man in Italy, Leonardo Del Vecchio is the founder of Luxottica, which owns brands including Oakley, Sunglass Hut and Rayban.



**Joseph Safra, Safra Group**

Joseph Safra is a billionaire Brazilian banker, and the richest banker in the world. His company, Safra Group is one of the world’s largest private banks.



**Aliko Dangote, Dangote Group**

Aliko Dangote has built his company, Dangote Group, into the largest industrial company in Africa, making him Africa’s richest man, worth \$17 billion.



## The Lord - *“Controlling cash flow assets”*

**Lords are great at the detail, with strong Steel energy. They won't be the loudest voice in the room, but are the best at researching and studying information and coming up with considered decisions. They are best when looking after all the details.**

Lords love the detail, and are renowned for their thrift. They can squeeze out the cash flow from assets without needing to own the assets. Rockefeller became a billionaire in the oil industry without needing to own a single oil well. Mittal became a billionaire in steel without needing to own a single mine. Whether commodity Lords or land Lords, they have the patience to collect and crank up every cent of cash flow they find.

While extrovert Supporters value people over numbers, introvert Lords value numbers over people, and don't have time for politics or niceties. Lords love certainty and hate risk. They prefer to keep to themselves, and those who haven't yet found their wealth often fail to see their analytical skills, risk aversion and need for control as their greatest strengths.

Successful Lords are unrelenting once they find their niche, with the ability to consistently generate cash flow without the need for either innovation or timing, weathering market conditions and acquiring the competition until they are dominating entire industries.

Successful Lords include Andrew Carnegie, Sergey Brin, Larry Page, Robin Li, Angela Merkel, Janet Yellen, Indra Nooyi and Mukesh Ambani.



[Watch the Wealth Dynamics video on Lords](#)

## Leaders that share the Lord profile



**Larry Page, Alphabet / Google**

Co-founder of Google with Sergey Brin, with a net worth of \$34 billion, Larry has taken on the role of CEO of Google's new holding company, Alphabet.



**Robin Li, Baidu**

Robin Li co-founded Baidu, which is modelled on Google for the China market. Baidu became the first Chinese company in the NASDAQ-100 in 2007



**Angela Merkel, Politician**

Angela Merkel is a former chemist and scientist who became Chancellor of Germany in 2005. She has been named Forbes most powerful woman 7 times.



**Janet Yellen, U.S. Federal Reserve**

The Chair of the U.S. Federal Reserve, Janet Yellen oversees the financial system of the world's largest economy.



**Indra Nooyi, PepsiCo**

Indra Nooyi became CFO and President of PepsiCo in 2001. Today, she is Chairperson and CEO, using her detail focus to keep PepsiCo growing.



**Mukesh Ambani, Reliance Industries**

Mukesh Ambani is India's richest man, having built his company, Reliance Industries into a Fortune Global 500 company.



**Sri Mulyani Indrawati, World Bank**

Born in Indonesia and rising to be Indonesia Minister of Finance, Sri Mulyani Indrawati today leads the World Bank as Managing Director.



**John D Rockefeller, Standard Oil**

John D Rockefeller was America's first billionaire through the growth of his company, Standard Oil, controlling 90% of U.S. oil at its peak.



## The Mechanic - *“Creating a better system”*

**Mechanics are the best at completing things. They are high on Steel and Dynamo energy. As perfectionists they sometimes seem take longer to get things done. Their flow comes from taking things apart and finding better ways to put them back together.**

If Creators need to have their head in the clouds, then Mechanics need to have their finger in the pie. While Creators are great at starting things, Mechanics are great at finishing things. They are perfectionists, which is why they cannot resist finding ways to do things better. While Stars twinkle, Mechanics tinker.

They get hands-on with their systems and prefer to study how to improve things with their hands dirty. Many Mechanics have yet to get going because they are still trying to figure out what business to start.

Many Mechanics have companies with better systems than their competitors, but they have not leveraged these systems with stronger products produced by others, or their business is limited by their autocratic management style and high staff turnover.

Successful Mechanics remain hands-on, fine-tuning their systems long after they have delegated many other areas of their business to others. This is where they see the greatest results, and where they gain the most satisfaction.

Successful Mechanics include Mark Zuckerberg, Jeff Bezos and Christine Lagarde, along with Henry Ford, Ray Kroc and Sam Walton.



[Watch the Wealth Dynamics video on Mechanics](#)

## Leaders that share the Mechanic profile



### **Mark Zuckerberg, Facebook**

Mark Zuckerberg has built a \$42 billion net worth through the growth of his company, Facebook, which now has over 1 billion daily users.



### **Jeff Bezos, Amazon**

Jeff Bezos is the founder and CEO of amazon.com, with a personal wealth of \$50 billion. He was named Fortune Businessperson of the Year in 2012.



### **Marissa Mayer, Yahoo!**

Studying Symbolic Systems at Stanford, Marissa Mayer joined as Google's first female engineer. Today, she is President and CEO of Yahoo!



### **Christine Lagarde, IMF**

Christine Lagarde is the first female finance minister of a G8 economy (France) and is currently the Managing Director of the International Monetary Fund.



### **Loretta Lynch, US Attorney General**

Loretta Lynch has used her detail focus and quiet leadership to become America's Chief Lawyer. Today, she is the U.S. Attorney General.



### **Tadashi Yanai, Fast Retailing**

Tadashi Yanai has become the richest man in Japan through his company, Fast Retailing, with annual revenues of over 1 trillion yen.



### **Henry Ford, Ford Motor Company**

Henry Ford is famous for pioneering the assembly line and mass production first with the Model T Ford, and then with the growth of the Ford Motor Company.



### **Ray Kroc, McDonald's**

A Pioneer of Fast Food franchising, Ray Kroc bought and then multiplied McDonald's into a company that today has 2 million staff and 35,000 outlets.

## The Five Frequencies

### Synchronizing with the seasons

Our primary profile is the game we play when we are in our flow. Each of us has a primary profile based on the balance of our frequencies. We were all born with a different mix of five ‘frequencies’, first identified in the Chinese ‘Book of Changes’: The I Ching. Through Richard Wilhelm’s translation of the I Ching, passed to Carl Jung as he was devising ‘Psychological Types’, these frequencies have become the basis of modern psychometric tests, as well as the basis of Chinese disciplines such as Chinese Medicine, Martial Arts and Feng Shui.

The four base frequencies form the four sides of the Wealth Dynamics Square. Each of these four frequencies is a state of change, like the four seasons. When you take the Wealth Dynamics profiling test, you identify how much of each frequency you hold.

The balance determines which of the eight games you play most naturally: the one that creates the greatest resonance and harmony with your natural frequencies. The more time we invest in harmony with our strongest frequency, the sooner we get into our flow. Here are the five frequencies:

Frequency	Season	Element	Characteristics
Dynamo	Spring	Wood	Energized, dynamics, great at getting things started. Getting things finished can be a challenge.
Blaze	Summer	Fire	Passionate, outgoing, great at networking and meeting new people. Easily distracted from the task at hand.
Tempo	Autumn	Earth	Compassionate, great team player and reliable at getting things done. Will often seek direction from others
Steel	Winter	Metal	Orderly, systems oriented with a good eye for detail, strong at completing. Can find it difficult to start new things.
Spirit	Transition	Transition	Connected, tranquil and spiritual. Focused on the ‘why’ behind everything.

The fifth frequency is what Aristotle called ‘The First mover’, being the source to the rest. This is the water energy, which is the basis of flow. This frequency is outside of time.

The five frequencies form a cycle that begins and ends at water. They chart also shows the relationship with the five Chinese elements, which represent states of change. Every project, business, industry, country goes through these frequencies as they cycle from creation to completion to creation again. You are currently going through this natural cycle with each relationship you have and each journey you embark on.

## The five aspects of vision

Why do we need a team? Because a team in flow gives us a far better vision for what's coming. Each of our profiles gravitates to one of the five aspects of vision, based on the question each asks most naturally.

### Dynamo provides Perspective - Best at asking "What?"

Perspective is related to depth of vision. Perspective gives a deeper view of what is possible. Perspective focuses light and sparks the flame, yet this focus can miss the elements on the periphery. Dynamos are great at providing perspective, but often at the expense of the peripheral issues.

### Tempo provides Perception – Best at asking "When?"

Perception is related to breadth of vision. Peripheral vision gives a wider view of what is there. Perception includes more distinction on what already exists, grounding experience in place and time. Tempos see the wood for the trees, but often miss the bigger picture.

### Steel provides Clarity – Best at asking "How?"

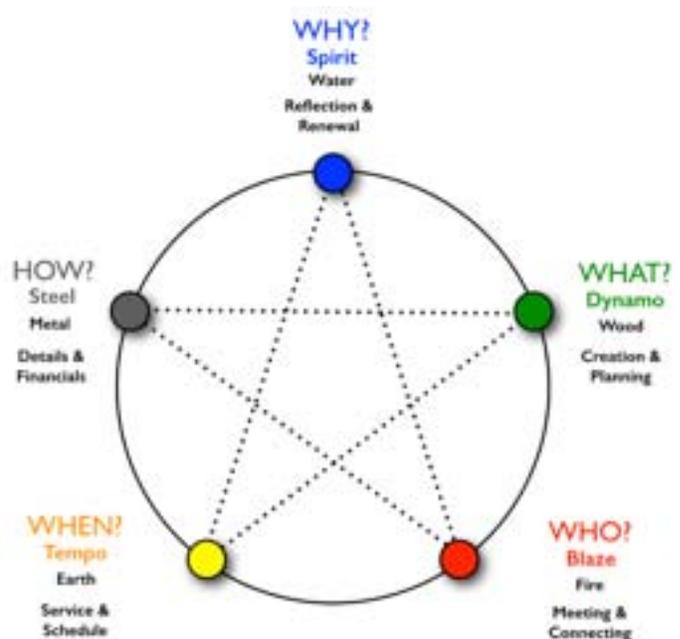
Clarity is related to the detail of vision. Clarity can see in black and white, and can pick up details that others will miss. Clarity can clearly distinguish between the different elements of a situation. Steels see every detail, but often at the expense of the people involved.

### Blaze provides Colour – Best at asking "Who?"

Color is related to drama of vision. Color can make our vision come alive with variety and vibrancy. Color allows us to see the rainbows in light, and gives us a chance to dance; yet with color we lose clarity, and can easily miss the detail. Blazes see the excitement, but often miss the detail.

### Spirit gives Insight – Best at asking "Why?"

The fifth element offers the fifth aspect of vision, insight. Insight transcends our two eyes, and is seen through what different cultures have termed the 'third eye'. Insight relates our outer world to our inner knowledge, or in Jungian terms, our 'conscious' to our 'unconscious'. When we bring together the right team, we build the power of great vision..



# The Background of Wealth Dynamics

## The No.1 Entrepreneur Profile Test

Roger James Hamilton devised Wealth Dynamics in order to reconcile all of the conflicting and often confusing advice on wealth creation, based on his extensive experience and considerable research.

After much study, it became clear that wealth creation was a consequence not of a myriad of conflicting business theories, but proven concepts that have been used successfully for thousands of years, across a wide range of cultures and philosophies.

Integrating the five energies, seasons and elements led to the development of the Wealth Dynamics square. This system has now been used by over 500,000 people in the last 10 years.

## What makes Wealth Dynamics unique

Most job-seekers have been through the experience of taking personality tests of one kind or another. Wealth Dynamics is unique compared to other personality tests in the following five ways:

### **Tailored to entrepreneurs**

Wealth Dynamics doesn't put you in a box, but highlights a formula and path specifically for entrepreneurs, with role models to follow.

### **Synchronized to time**

In fast changing times, Wealth Dynamics is the only personality test which shows you how your strengths link to the cycle of time.

### **Intuitive and easy to follow**

While many personality tests are not easy to explain to others, once you know the eight profiles and how they link to the way we create value and leverage it, it's easy to explain and apply to others.

### **Linked to your flow**

You can use Wealth Dynamics immediately to directly grow your flow, and use the GeniusU mission to measure your flow.

### **Linked to your entrepreneurial spirit**

Through its link to the I Ching and the five chinese elements, Wealth Dynamics links to the fifth element - spirit, your purpose, and the question 'why'.

## The history of personality profiling

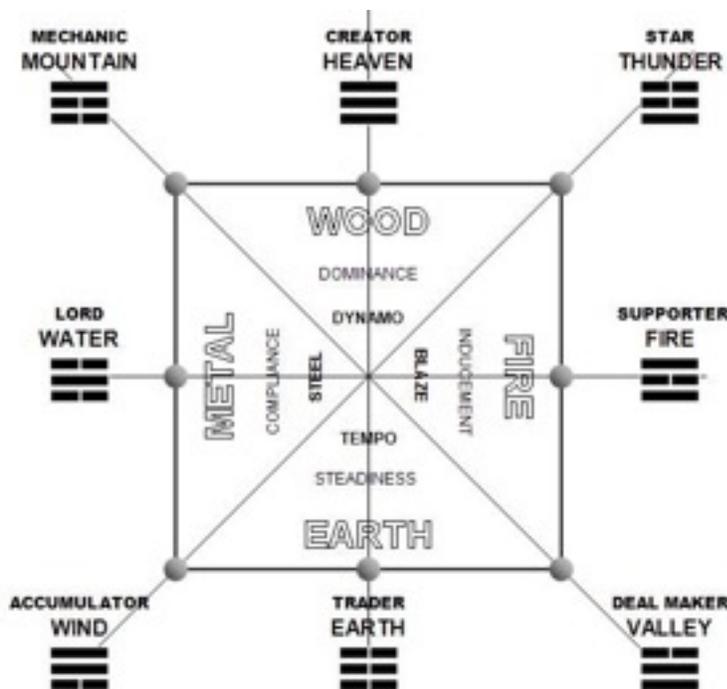
Wealth Dynamics is based on a long history of tradition and scientific research. It comes from a 5,000 year-old Chinese system of thinking called the I-Ching, which was developed and recorded by a series of Chinese emperors and teachers. The I-Ching made its way to the West when Richard Wilhelm translated it and brought it to Carl Jung in 1919, who had it published.

Jung was so taken with the I-Ching that it is reflected within his work on archetypes and soon after publishing the I Ching, he published his own book, 'Psychological Types'. This became a basis and influence for many of the psychology tests that followed, and that are still used in companies and job applications today.

After his early work on archetypes, Jung turned his attention to the 'fifth element' in the I Ching for the rest of his life, which led to his theories on 'Synchronicity' and the 'Collective Unconscious'.

## The natural language of flow

If you choose to delve deeper into Roger's work on Wealth Dynamics and the corporate version, Talent Dynamics, you will find that he has identified these roots from Chinese philosophy as the natural language of flow used by the great masters, scientist and philosophers during Alexandrian times, the Renaissance and the Enlightenment.



## The eight trigrams

Here is a diagram of how the eight 'tri-grams' in the I Ching link to the eight profiles. The I Ching means "The Book of Changes" and is a study of how time has 64 different 'vectors'.

At any moment there is a natural path to take based on the vector, and this keeps us in our flow.

People who have mastered their path intuitively know what to do and when to do it. We see this all around us, yet few of us commit to our path long enough to reach this level. We trust you will!

# Next Steps

## About Entrepreneurs Institute

Entrepreneurs Institute is the world's leading entrepreneur education group, founded by Futurist, Social Entrepreneur & New York Times Bestselling Author, Roger James Hamilton.

The core principle behind Entrepreneurs Institute is that in today's world we are overloaded with information and lacking in direction. Entrepreneurs Institute enables you to know where we are and where we're going - and then gives you the steps to get there. We do this through our online platform, assessments, learning tools, mentoring, events and entrepreneur resorts, and a community of over 500,000 entrepreneurs around the world.

What sets us apart from other entrepreneur education groups are the resources we have developed around our four areas of focus: Who you are, where you are, where you're going and how to get there.

**“You don't need to know every step.  
You just need to know the right step, right now.”**

Take the next step with Entrepreneurs Institute by visiting the following sites:



[www.entrepreneursinstitute.org](http://www.entrepreneursinstitute.org)

Links to all our sites, events and products



[Roger's Youtube Channel](#)



[www.rogerjameshamilton.com](http://www.rogerjameshamilton.com)

Videos, links and updates direct from Roger



[Roger's Twitter Page](#)



[www.geniusu.com](http://www.geniusu.com)

The world's No.1 entrepreneur education platform



[Roger's Facebook Page](#)



[www.wdprofiletest.com](http://www.wdprofiletest.com)

The Wealth Dynamics website for entrepreneurs



[WD Youtube Channel](#)



[www.tdprofiletest.com](http://www.tdprofiletest.com)

The Talent Dynamics website for organizations



[WD Twitter Page](#)



<http://affiliate.wd-central.com/affiliates>

The Entrepreneurs Institute Partner Center



[WD Facebook Page](#)



[www.fastforwardyourbusiness.net](http://www.fastforwardyourbusiness.net)

Roger's 2 day workshop on the Top 10 future trends



[EI Facebook Page](#)



[www.ilabforentrepreneurs.com](http://www.ilabforentrepreneurs.com)

14 day and 30 day business accelerators in Bali



[EI Facebook Partners](#)

# About GeniusU

**GeniusU** is the world's leading education platform for entrepreneurial and transformational learning. It allows you to connect to world class mentors, learning missions and learning circles. As you grow your learning, you build your profile. We recommend you join today and take the Wealth Dynamics Mission.



The image displays the GeniusU website landing page and a grid of feature icons. The landing page features a teal background with the text "Welcome to GeniusU" and "Join the world's number one entrepreneur education platform". A prominent orange button says "Start learning now". Below this, a tablet and smartphone show the user interface, including a profile for Roger Hamilton (Creator) with 2,665 total genius and 532 genius friends. The profile also lists "Top Talents" and "All Genius Rankings".

The feature icons are arranged in two rows of four:

- Learn through personalized missions (rocket icon)
- Free assessments to track your progress (checklist icon)
- Discover your natural genius and passions (lightbulb icon)
- Your own personal dashboard and profile (person icon)
- Connect with entrepreneurs around the world (network icon)
- World class mentors and genius guides (mentor icon)
- Global and country genius rankings (star icon)
- Latest news for entrepreneurs (news icon)

## The Wealth Dynamics Mission on GeniusU

Take the Wealth Dynamics mission on [GeniusU](#) to learn how to make the most of your profile. The mission is free with this report, and includes videos and details on each of the eight profiles, together with a Flow Factor assessment and playbook to measurably grow your flow.

Once you have completed the mission, consider joining us as a Wealth Dynamics Flow Consultant to guide others through their Wealth Dynamics profile (for entrepreneurs) or Talent Dynamics profile (for large organizations), or integrate Wealth Dynamics with your own training and coaching by joining our [Entrepreneurs Institute Partner Pathway](#).



geniusU HOME PROFILE MISSIONS COMMUNITY NEWS SETTINGS

Logged in as Roger Hamilton (Log Out)

**Roger Hamilton | Creator**  
Location Unknown  
Social Entrepreneur, Futurist, Creator of Wealth Dynamics, Talent Dynamics, Founder of Entrepreneurs Institute - And Creator of the Genius Test!

2,665 social genius  
532 genius friends

Dynamo

View profile as others see you

Missions

### About Wealth Dynamics Mission

You are on the Wealth Dynamics Mission. Wealth Dynamics and Talent Dynamics have been taken by over 500,000 people around the world to follow their flow. Download the guide, take the test and follow this mission to follow your natural path to entrepreneurial success. Learn how to build the right team to support you.

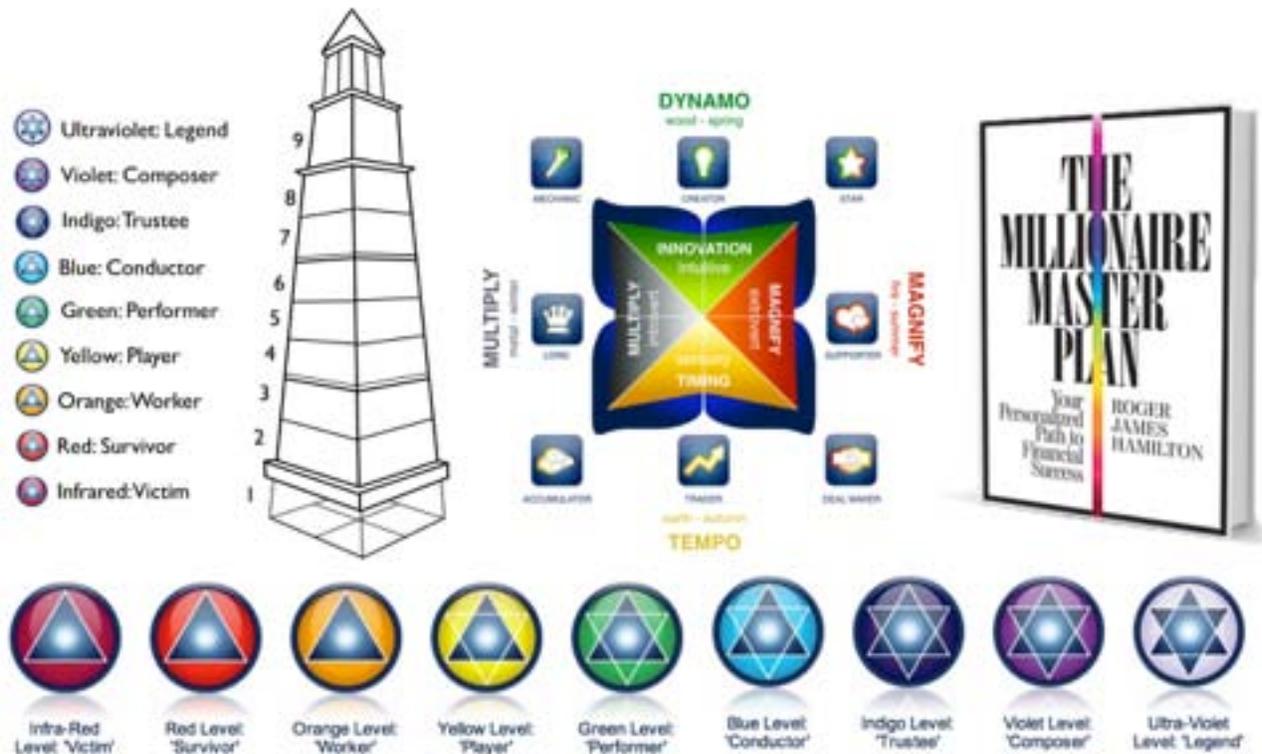
**Mission Steps**

1. Download the guide
2. Wealth Dynamics
3. Take the test
4. Your flow factor
5. The flow playbook
6. The eight profiles
7. Your team flow
8. Get connected
9. Your flow circle
10. Your company flow
11. Next steps
12. Congratulations

# The Wealth Spectrum

Now that you have learned about your Wealth Dynamics profile, find out which of the nine levels of the Wealth Spectrum you are on.

Based on Roger's New York Times bestseller, [The Millionaire Master Plan](#), the Wealth Spectrum is a test that allows you to discover which of the nine levels of entrepreneurial mastery you are currently operating at - and the steps to move to the next level.



Are you struggling in debt, or trying to grow a team for your business? Are you stuck in a job or running multiple businesses but stretched for time? Each one of the nine levels has specific steps we can follow to break through to the next level using our natural path.

Once you have taken the test, you will find missions on GeniusU to support you through each level with videos, assessments and playbooks taking you through each step from mastering your own personal finances, to growing your business, to growing multiple investments and creating a positive impact through your mastery of flow.

You can choose to get your own copy of Roger's book, [The Millionaire Master Plan](#), which contains a token to take the test, or you can take **the test for free** when subscribing to Roger's [Entrepreneur TV channel on Youtube](#).

## Top 10 Steps

Thank you for taking the time to read this guide Here are our Top 10 Steps for you to take, to make the most of Wealth Dynamics:

- 1 Take the Wealth Dynamics Test**  
If you haven't yet taken the Wealth Dynamics Test, follow the link at the bottom of this page to take the test and discover your personal profile. You can purchase one for yourself or choose to get test tokens for everyone in your team at a discount.
- 2 Use the Wealth Dynamics Power Pack**  
When you take the test, you will get a Power Pack of your profile, which is a full one month programme to master your profile. Schedule the time and turn it on!
- 3 Take the Wealth Dynamics Mission on GeniusU**  
On the Wealth Dynamics Mission you will find useful videos on each of the Wealth Profiles, additional playbooks and a Flow Factor test to measure your flow.
- 4 Take the Millionaire Master Plan Test**  
A natural next step after knowing your profile is to find out which of the nine levels of the Wealth Spectrum you are currently at. Get your copy of Roger's New York Times Bestselling book, The Millionaire Master Plan, and take the test to learn your level.
- 5 Join Roger's Entrepreneur Mentoring Program**  
Roger hosts an annual Entrepreneur Mastermind program with monthly live interviews and Q&As, using the most powerful tools and strategies to grow your business. Join it to connect with Roger and his global community of entrepreneurs.
- 6 Attend an Entrepreneurs Institute Event**  
Have a look at the full calendar of Entrepreneurs Institute events, and join the one that suits you, from the Fast Forward your Business events to the iLab accelerators.
- 7 Share with family, friends and your community**  
The power of Wealth Dynamics grows as it becomes a language you use in your company and your community. Join our partner program, and share the test.
- 8 Become a Flow Consultant**  
When you are ready, we invite you to get certified to teach Wealth Dynamics to your team, clients and community. Apply to become a Flow Consultant on GeniusU
- 9 Connect with us online**  
If you would prefer to grow and apply your entrepreneurial learning more gradually, try taking missions on GeniusU, and connect with us on social media and Youtube.
- 10 Think it, Ink it, Do it, Review it**  
Whatever we can provide, it is what you do that makes the difference. Commit to applying what you have learnt here, and all the difference is in the doing!



The profiling system for entrepreneurs to find their flow