



Financial Thinking Partner®
WEALTH ADVISORS

COMPLIMENTARY GUIDE

The Six Dimensions of a Rich Life

A guide to wealth that goes beyond the numbers: Time, Relationships, Generosity, Growth, Purpose, and Abundance.

From Financial Thinking Partner® Wealth Advisors.

Your money, made to last. Your retirement, made to enjoy.

Revised September 2026. Educational material; not investment, tax, or legal advice.

HOW TO USE THIS GUIDE

A different kind of financial conversation.

Most financial guides give you numbers, charts, and strategies. This one offers something different: an invitation to think honestly about what you're building toward.

The six dimensions in this guide are not financial categories. They are dimensions of a life well lived, and they are what money is for. Each section includes a short reflection, a question to answer in writing, and one concrete action.

There are no scores and no right answers. This is an invitation to think about the life your plan is meant to serve, and whether the two are aligned.

“True wealth is having the freedom to invest your time, attention, and resources into what matters most.”

How to get the most from this guide

- Read one section at a time. Let it settle before moving to the next.
- Answer the reflection question in writing.
- Take the action this week, not someday.
- Share it. The conversations this guide starts are often the most valuable part.

DIMENSION 01

Time

Your most finite resource.

Of all the things money can buy, time is the one it cannot manufacture. You can earn more money. You cannot earn more hours. Yet many financial plans focus on accumulating wealth, with little attention to how the time that wealth is meant to protect will actually be spent.

The wealthiest life is not necessarily the one with the largest account balance. It may be the one where the day belongs to you: where the calendar reflects your values rather than other people's urgencies, and where you are present for the moments that matter.

A well-designed financial plan can do more than organize your money. It can help reduce the financial friction that pushes you into work you don't want, decisions you resent, and schedules you didn't choose.

The question worth sitting with is not only 'how much time do I have left?' It is 'how well am I using the time I have right now?'

REFLECTION QUESTION

If you had complete financial freedom starting tomorrow, how would your daily and weekly schedule actually change? What would you stop doing? What would you finally start?

YOUR ACTION THIS WEEK

Review your calendar for the past month. Mark every block of time that reflected your values and priorities, then every block that didn't. The ratio tells you something about where your plan needs to go.

DIMENSION 02

Relationships

Wealth that lives in people, not accounts.

When people look back on a long life, many say it is the quality of their relationships they treasure most: the depth of their connections and the people they loved and were loved by.

Money has a complicated relationship with relationships. It can ease the stress and urgency that crowd out presence. It can also create its own friction: unspoken tensions about inheritance, disparities that breed resentment, or a kind of isolation.

Some of the richest lives are rich in trust, with partners, children, friends, and community. Those relationships are built with the same intention people bring to their portfolios, through showing up, honesty, and generosity with time and presence.

A financial plan that doesn't account for relationships is incomplete. Who do you want to support? Who do you want to create experiences with? What does it cost, in money and time, to show up for the people who matter most?

REFLECTION QUESTION

Think about the five relationships that matter most to you. Are you investing in them with the same intention you bring to your financial life? Which one deserves more of your time, attention, or resources?

YOUR ACTION THIS WEEK

Identify one relationship you've been neglecting, not out of indifference but because life got busy. Make a specific plan to invest in it in the next 30 days. Not a vague intention. A calendar entry.

DIMENSION 03

Generosity

Giving with intention.

Many people give. Fewer give with a clear plan. There is a difference between giving that is reactive, such as responding to requests or giving at year end, and giving that is intentional and values-aligned.

Many people describe giving as one of the most meaningful uses of their money. It can connect us to something larger than ourselves and remind us that we have enough.

Giving can also have practical planning effects. Depending on your circumstances, tools such as donor-advised funds, qualified charitable distributions from an IRA, or charitable trusts may affect your taxes. Each has eligibility requirements, costs, and restrictions; qualified charitable distributions have IRS age and account rules, and some trusts are generally irrevocable once created. Results depend on your tax situation and are not assured.

We can help you organize your giving goals and the questions to ask. Review the tax and legal effects with your own tax professional and attorney before acting. We do not provide tax or legal advice or draft legal documents.

REFLECTION QUESTION

If you could direct your giving with complete intention, with no obligations, guilt, or history, what causes, communities, or people would you most want to support? Does your current giving reflect that?

YOUR ACTION THIS WEEK

Write down the three causes or organizations that matter most to you, not the ones you've historically supported but the ones that genuinely move you. Compare that list to where your giving actually goes.

DIMENSION 04

Growth

The person your wealth is building.

Financial security can create freedom. What you do with that freedom shapes the person you become. Many people who thrive in later life are people who have kept learning and growing.

Growth takes many forms: the book you've been meaning to read, the language you said you'd learn someday, the skill you set aside when the career demanded everything. It is also the harder work of emotional, relational, and spiritual growth.

Money can fund this growth. It can pay for the course, the coach, the travel, the time. But it cannot substitute for the commitment to remain curious and open to the world and to yourself.

A financial plan can include a budget and a plan for your own development. You are not just managing assets. You are building a life, and investing in yourself can be among the most meaningful choices you make.

REFLECTION QUESTION

What have you always wanted to learn, experience, or become that you've deferred because of time or resources? If money and time were no longer the barrier, what would you pursue first?

YOUR ACTION THIS WEEK

Identify one thing you want to learn or explore in the next year. Make a concrete plan for it: a course, a trip, a practice, a teacher. Give it a budget line and treat it as seriously as a financial goal.

DIMENSION 05

Purpose

Why you get out of bed.

One retirement risk financial plans often overlook is the loss of purpose. When a career ends, when children leave, when a role that defined you for decades changes, what remains?

Purpose is rarely something you simply retire into. It often has to be cultivated before the transition arrives. People who navigate major changes well often have interests and communities that exist outside of work.

Purpose is also deeply personal. No advisor, framework, or guide can tell you what yours is. It emerges from honest reflection about what you care about, what you're good at, and what you would do even if no one paid you.

The richest life is a purposeful one. Not perfect. Not without struggle. But oriented toward something that matters.

REFLECTION QUESTION

What gives your life its deepest sense of meaning right now? If the role, career, or primary obligation ended, what would remain? What would you build your days around?

YOUR ACTION THIS WEEK

Write one paragraph answering this question honestly: 'What am I most here to do?' Don't filter it for reasonableness. Then ask what your financial plan would look like if it served that answer.

DIMENSION 06

Abundance

Enough isn't a number. It's a way of living.

Scarcity is not only a financial condition. It is also a mindset. Some people with modest means experience what they have as enough and give generously. Some people with significant wealth never feel they have enough.

Moving from scarcity toward abundance can be one of the most important shifts a person makes, and it is not only a financial one. It involves deciding what 'enough' means for your life, your circumstances, and your values, and letting go of external benchmarks and comparison.

An abundant mindset doesn't mean indifference to money. It means treating money as a tool rather than a scoreboard. When you know what enough looks like, many decisions become simpler.

A plan built on an abundance mindset may look different: more generous, more present, and built around living now as well as later, while still managing the risks that matter.

REFLECTION QUESTION

Where do you still feel scarcity: in your finances, your time, your relationships, your sense of self? What would it take to feel that you have enough? Not more. Enough.

YOUR ACTION THIS WEEK

Define your personal 'enough': the amount that would help you feel financially secure and free. Write it down. Then ask whether you are already there, and if so, what is keeping you from living as though you are.

NEXT STEP

What would it look like to plan for all six?

A financial plan can do more than organize your money. It can support your time, your relationships, your generosity, your growth, your purpose, and your sense of enough.

If one of these dimensions sparked a question you'd like to think through, a complimentary 30-minute introductory call is a good place to start. No preparation is needed, and there is no pressure.

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