

## How to Get Rich(er): The Multi-Intelligence Path to Wealth

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In our practice, wealth is far from a ‘dirty’ word—it’s a personal and civilizational *imperative*. Wealth can reward (vacations!), secure (retirement!), save (healthcare!), liberate (options!), enable (college!), protect (caregiving!), champion (charity!), rescue (poverty!)... the list is endless. That’s why our mission is to “leverage disruptive innovation to *stair-step* investors’ wealth and boost the *financial sustainability* of their portfolios, regardless of market gyrations and economic shifts.” [1]

But how do you build real wealth?

One answer: Be *smart* about your money. Yet, that means more than you might think.

### FORGET ‘IQ’ OR ‘EQ’

Curiously, intelligence—specifically IQ—has little to do with wealth creation. A meta-analysis [2] shows IQ explains only 4% of income differences—ouch!

While EQ, or “emotional intelligence,” helps in other areas, it hasn’t emerged as a key wealth driver in our decades of practice.

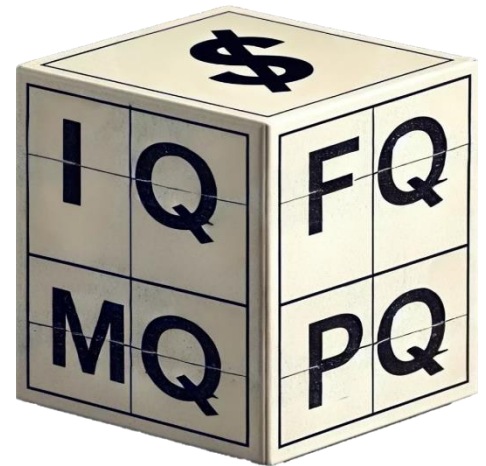
### FOCUS INSTEAD ON \*MQ\* & \*FQ\*, AND OUTSOURCE \*PQ\*

What is the key driver? \*MQ\*—motivational intelligence—the drive to understand and pursue wealth. That’s Step One.

Step Two? \*FQ\*—financial intelligence. This involves intuitively recognizing the importance of the key elements of personal finance—earning, saving, investing, and planning—and, at higher levels of FQ, understanding their interrelations. For instance, while savings rates are more important early on, investment returns—their robustness and sustainability—take precedence later.

Finally, Step Three: \*PQ\*—portfolio intelligence. Given the complexity of modern markets, this more technical part is often best outsourced to true experts.

Are you determined to grow your wealth? Congratulations, you have a high MQ. Still, talk to us—we’ll strengthen your FQ and supply the PQ you need.



[1] <https://fa.wellsfargoadvisors.com/gnh-capital-group/>

[2] Zagorsky, J. L. (2007). Do you have to be smart to be rich? The impact of IQ on wealth, income, and financial distress. *Intelligence*, 35(5), 489-501. <https://ve42.co/Zagorsky2007>

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