



THE WEALTH SPECTRUM

WHERE ARE YOU ON THE MILLIONAIRE MAP?
by Roger James Hamilton

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“Everyone has a purpose in life.
Perhaps yours is watching television.”

– David Letterman

On your journey towards a fulfilled work life, financial abundance, health, wealth and happiness, it's worth considering this thought – What if the goals you are striving for are truly unattainable? Not for others, but for you in particular? What if you're simply not cut out for it? Not everyone can win a gold medal at the Olympics or play in the NBA. You need skill to match the will. Why should wealth be any different?

Maybe you weren't born with the right aptitude. Maybe no matter how many books you read or people you listen to, you'll always mess up in the one area you didn't think about. You'll be back in debt or your business will be on the rocks again. Perhaps what others find easy you just find too difficult. Yes, you can work hard when you need to, but maybe that unreasonable drive that high achievers need consistently just feels too much like hard work. What if you don't want it enough? What if you want it too badly?

If you've ever had these sneaking doubts, you are not alone. The following pages address these issues head on. They result in some surprising conclusions. They answer how relevant – or irrelevant – your doubts may be on your journey. The result is a system called the Wealth Spectrum.

In my travels this millennium I have met entrepreneurs and change makers who face doubts and uncertainty on their path every day. In 2002 I co-founded XL Group as a social entrepreneur movement towards World Wide Wealth, based on the idea that we can all create and contribute more with the right shared resources. I created the Wealth Dynamics profiling tool which gives each of us a clear path to follow that is natural to our individual traits.

Over 20,000 entrepreneurs have taken the Wealth Dynamics test, and I have followed the progress of many over the years, from the success stories to the financial failures. In my journey, I have wondered why some people take all the knowledge available and can immediately apply it to improve their situation, while others will struggle to make even the most basic changes.

What separated the ones who succeeded from the ones who did not? What about me? I saw the challenges of many around me as easy to solve and advise on, but as an entrepreneur I was faced with my own new challenges which confounded me. I could show someone how to get out of debt, or how to structure their investments effectively, yet as I got busier I couldn't work out how to get my own time back. As my own companies grew in size and number, I discovered new problems I never anticipated – and certainly never faced when life was simpler.

“We can’t solve problems by using the same kind of thinking we used when we created them.”

– Albert Einstein

Einstein points out the obvious in his quote, but he doesn’t go on to say what is the kind of thinking we need to solve our problems. How many kinds of thinking are there? How do we know which level we are at?

FREE FOR ALL!

Imagine the side of a snowy mountain. It is full of skiers and snowboarders. They are all at different skill levels. Some have skied in the Winter Olympics. Some are extreme snowboarders. Some only ski once in a while and some are on the mountain for the very first time.

Now imagine that there are no signs, and no official runs. That means when you begin down any part of the mountain, you don’t know how hard or easy the path is, or who may be around to help you. If you’ve ever started a business this scenario might sound familiar...

What are the chances that many will end up taking routes that are beyond their current experience? They are told that they’ll learn from their tumbles, but it’s painful all the same. What are the chances there will be some dramatic injuries? The less able hold up and obstruct the more able, and so everyone’s experience is affected. If you didn’t lose your confidence, you would soon lose your patience.



A caution sign I found in Chamonix, France. Yes, that’s a falling, upside down skier

This is the scene we are faced with in entrepreneurship today. We have many different levels of experience battling on a mountain with few signposts. Many beginners are out of their depth but struggle on while trying to hide their bruises. Others are being held up by novices who keep getting in their way. Guides and mentors do their best to support, but struggle to match their advice to the mixed difficulties of the routes and the mixed abilities of their followers.

Are you growing your business, but stretched for your time? Trying to start a venture but living in debt? Running multiple investments and struggling to find the right advisors? Are you in a job and wanting your time freedom but fearful of losing your security? Welcome to the mountainside. We are all on it. What would happen if we all had the chance to just stop and organize ourselves a little?

Let's get back to the skiers. Imagine that we all stopped and mapped out the mountainside. We labeled the easiest runs "green runs". We put nursery slopes and ski schools next to them and made them welcoming to the beginners. Even children could learn without the risk of losing confidence or collecting injuries. We labeled the hardest runs "black runs" and didn't let anyone on them unless they were experienced. We televised the most expert skiers to inspire everyone, but with the warning "experience required".

We graded all the runs in the middle into "blue runs" and "red runs". It would soon become clear to everyone that it is far more sensible to work your way up the colours than to begin on the black run. Guides would take their groups to the appropriate runs and give advice that matched the relevant experience level and environment. Advice would be applied effectively and immediately.

It is this map that allows us to all to improve our skills without bumping into each other too often or losing our confidence. This is the structure that you will find in any organized sport, from the coloured belts in karate to the coloured slopes of the ski slopes. From the divisions in football to the leagues in baseball, it is this structure that gives us each a place from which to grow – and this is the structure that we have been missing within entrepreneurship.

Does it matter if a young student is unsure if he can swim, if he begins at the shallow end with a trainer by his side? Will the worries of a skier get in the way of his first lesson on the green run? Instead of trying to overcome your fears and doubts to achieving your dreams, find out which level you are at in the Wealth Spectrum and simply start from there.

“Today is your day! Your mountain is waiting, so get on your way.”

– Dr Seuss

From my experience working with entrepreneurs and change makers, I discovered distinct levels of wealth creation that we get stuck at. As Einstein suggested, there are levels of thinking that got us there – and now keep us there. While the Wealth Dynamics Profile test leads us to who we are (Which of the eight paths to wealth is our most natural path), the Wealth Spectrum test shows us where we are.

Every Profile has nine levels, and each has a colour. A Red Creator has very different priorities from an Indigo Creator. Once you have taken the Wealth Spectrum test, you will know exactly which level you are currently at. The next step you should – and must – take will be exactly the step you need to take.

Every book, seminar and advisor on wealth creation fits within this map. At each level below, I’ve given examples of some authors and books you’re probably familiar with. By understanding this map, you can know what (and who) to pay attention to now, who you can ignore, and who you can come back to at the appropriate time.

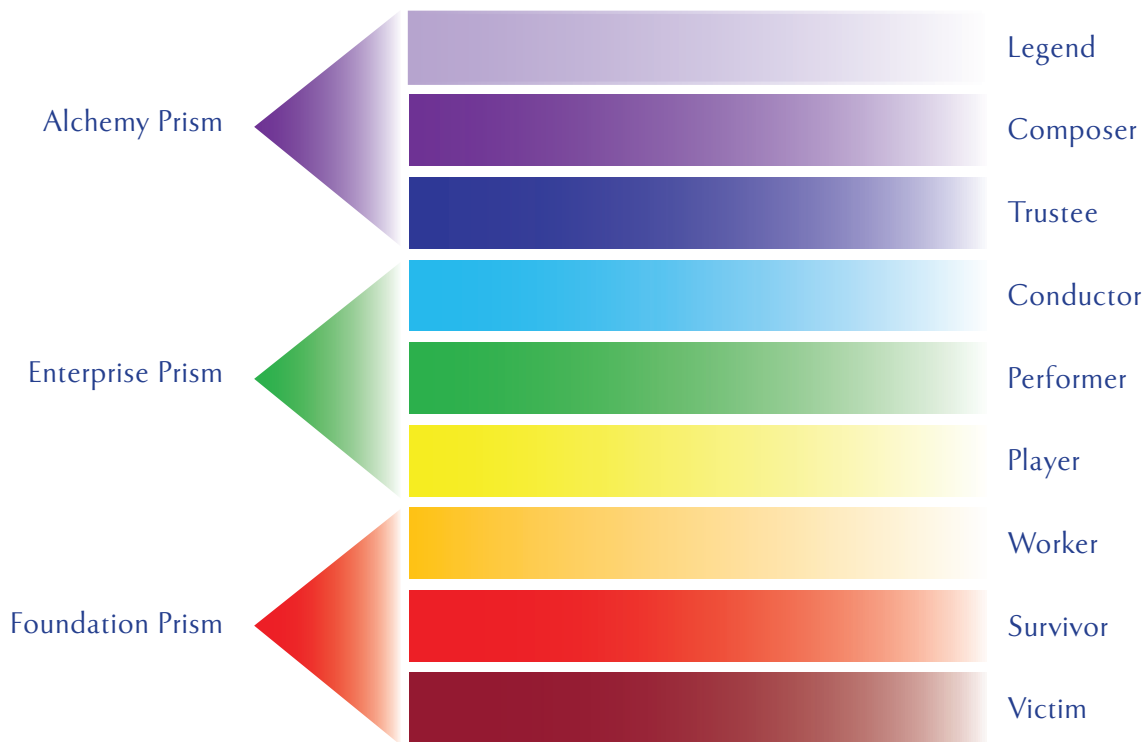
This e-guide is the precursor to the online Wealth Spectrum test and resource centre. In the near future we will be providing a series of assessments and guides to ensure that you stay focused and on track on your journey.

Let’s get started...

“To learn more about Wealth Dynamics visit: www.websitename.com.”

The Three Prisms of Wealth

“Don’t chase the pot of gold.
Instead, paint the rainbow.”



The Wealth Spectrum

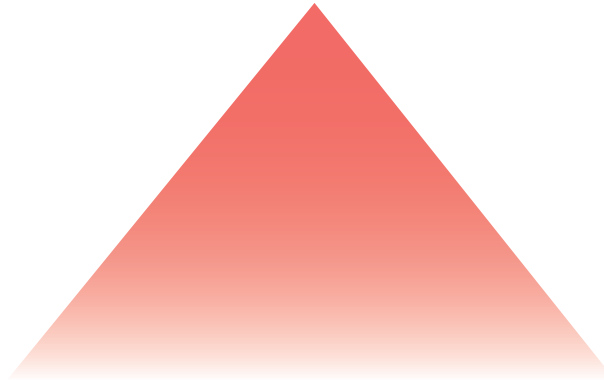
Before we go through the nine levels, there’s two things worth sharing.

The first is why the nine colours of the Wealth Spectrum reflect an uncanny resemblance to the colours of the rainbow. Isaac Newton was the first to demonstrate that white light could be refracted through a prism to create a rainbow.

Being the alchemist he was, he decided to use the same seven colours and divisions that the Indians had used for millennia in their chakra system. Hence today we are all taught at school that the rainbow has seven colours: Red, Orange, Yellow, Green, Blue, Indigo, and Violet. This is the visible spectrum. Below red is Infrared and above Violet is Ultraviolet, giving us nine levels.

The second thing to share is how the nine levels group into three prisms of three. The first prism is the Foundation Prism:

“Personal Worth before Wealth.”



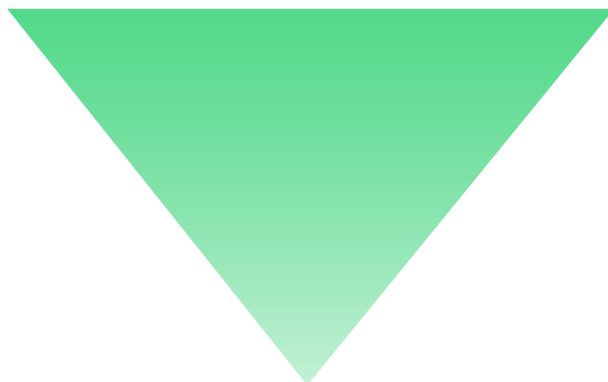
Foundation Prism

The Foundation Prism contains the first three levels of wealth. These are related to our mastery of our own personal flow, and are essential to master before we plunge into finding flow in our enterprises and investments. Too often, we build skills in helping others make money, only to find ourselves broke. We distract ourselves with the busyness of business, and forget about growing our own flow.

The three levels in the Foundation Prism are Victim (Infrared), Survivor (Red) and Worker (Orange). These levels are about looking after number one. You can't help others if you can't help yourself. Regardless of whether our investments succeed or fail and whether markets rise or fall, you will always be cash positive by getting the foundation in place first.

This then leads to the second Prism, the Enterprise Prism:

“Market Flow before Fortune.”



Enterprise Prism

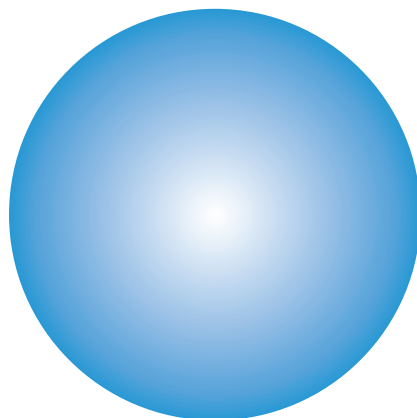
The Enterprise Prism contains the second three levels of wealth. These are related to our mastery of flow within our investments and enterprises.

Over three trillion dollars flows through our global markets freely every day, yet most of us haven't learned to collect our fair share. If the same \$3 trillion flowed through our personal bank accounts instead of the markets, all six billion of us – every man, woman, child and baby – would see \$15,000 a month in cash flow! The enterprise prism gives us the steps to grow from a personal trickle to a collective stream.

Understanding the Player (yellow), Performer (green) and Conductor (blue) levels is essential for every entrepreneur and investor. If you are in a job wondering how to start a company, or self-employed needing resources, your next steps are in this prism. If you are managing your business and losing your time or wondering how to invest effectively, you too are in the enterprise prism. Like a funnel collecting the rain, the enterprise prism is an inverted pyramid that directs all flow in the market. Where did the market come from?

The market comes from the third prism – the Alchemy Prism.

“The Magic Circle.”

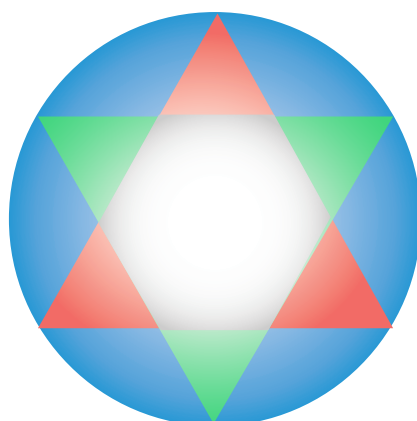


Alchemy Prism

The Alchemy Prism sets the rules of the game. The money we use, the taxes we pay, the markets we trade in and how value itself is determined. In the past, the only ones who got to play in the top three levels were kings and emperors. More recently, elected governments got to set all the rules. Today, each of us has the same power to determine the rules we play by, yet few have mastered the enterprise prism to the degree that lets them step into this final prism.

Billionaire change makers like Bill Gates and Richard Branson can create more wealth and make a bigger difference by mastering this prism. Those who understand this prism move from harnessing markets and communities to creating markets and communities. They do not have their wealth tied to the fortunes or misfortunes of any one nation and the nation’s economic policy.

The three levels in the Alchemy Prism are Indigo, Violet and Ultra-violet. These harness not the power of one or the power of some, but the power of all. Together, these three prisms link together to create a symbol known as the Seal of Solomon:



This symbol has a long history in many cultures, and we won’t be going into any detail about it here. But keep the overlay of the foundation and enterprise prisms in mind as two parts of the same puzzle as I now take you on a tour of the first six levels of the Wealth Spectrum. Almost everyone you know currently wakes up each morning in one of these frequencies. Like tinted glasses, that frequency colours everything they see, sense and experience.

Infrared Level: The VICTIM

“Every month, I go deeper and deeper in debt.”

Oops! The bottom level isn't even on the visible spectrum. It's below the seven colours of the rainbow. It's below red. It's the Infrared Level. The definition of this level is that every month, without fail, you are worse off than the month before. If by some accident you end up with a surplus, you'll quickly correct things by going on a spending spree. You are in negative flow, and most likely in negative trust (which means people will avoid helping you because they think it will just get you into more trouble!)

Leaving a secure job, taking out a loan to start a business, remortgaging the house on zero earnings and dropping to Infrared Level is NOT the road to success. If you are at this level your one and only focus is to get out of negative flow and into positive flow and positive trust. Do this before your illusions of grandeur about being the next Bill Gates or Warren Buffett. You can use your wealth profile to make this happen. If your personal cash flow is going backwards each month, then regardless of what you are doing with your life, you are at Infrared Level. Every month on this planet you are a living as a liability.

How did you get to this level? Many advisors on the subject will say it's simply because you're living beyond your means. But that's as self-evident as saying someone who continues to gain weight does so because they are taking on more calories than they burn. That is the consequence but not the cause. The cause is denial. This is the trickiest level, because those who are in it deny they are in it.

You will not get out of this level without a change in responsibility and a shift in standards. The three steps to reverse the bleed are:

1. Measure your Money

Be honest with your personal cash position. How in debt are you? How negative is your monthly cash flow? There are steps to find out your exact financial position and you must take them. It is an illusion to be in negative flow in the hope either your future company value or future pay raise will pull you out. Denial is what got you here. Stopping the bleed first is the most important step to wealth that people must (but most do not) take.

2. Commit to Conduct

Your Character – your other key internal value – must be changed if your habits are going to change. The biggest shift in character needs to be your discipline and diligence to measure your situation, set targets, take advice and report your progress until positive cash flow has become a habit.

3. Do your Duty

Without a disciplined duty bigger than you, the slide will continue. Your duty may be your kids, your parents, or to make a difference on a bigger scale. Without forcing yourself to be accountable to make a change, nothing will change.

Every successful entrepreneur has a personal advisory team to keep them honest to their personal situation. This is not the same as your boss or your board. They are focused on your job or your company – not your personal finances.

Infrared books include like “The Money Book for the young, fabulous and broke” by Suze Orman, “The ABCs of getting out of debt” by Rich Dad Advisors, and “How to get out of debt, stay out of debt and live prosperously” by Jerrold Mundis. If you are at this level, begin to digest the advice directed at getting you to red level. Note that there are eight different strategies to suit the eight different wealth profiles, so chose the strategy that fits your natural path.

When – and only when – you are out of negative cash flow and are accountable to others – in both your discipline and conduct – will you be out of infrared and on the first rung of the visible wealth spectrum: Red.

Red Level: The SURVIVOR

“Every month, I earn just enough to have nothing.”

The definition of the Red Entrepreneur is summed up by Jackie Mason’s quote: “I have enough money to last me the rest of my life, unless I buy something.” At this level you are generating some personal income but only enough to cover your costs.

Remember that this is not about how much money the company you are working for makes – or even the companies or investments you own makes. It is about how much money flows from these vehicles to you personally (or your personal trust) in addition to what you personally spend. For some people, it is simply a matter of getting paid more, paying themselves more or spending less. Yet with survivor goggles on it’s difficult to see the benefit of this. ‘Why take a step up every day when I can just stay at ground floor and wait for the elevator to come?’

If you are at red level, how did you get to this level? By turning on your comfort switch the moment you have enough, so you begin to spend as soon as there is enough. Like Infrared level, this is a level driven by a subconscious that will sabotage your progress the minute you are ‘doing OK’.

While the Infrared Level is not sustainable (you cannot be negative indefinitely without eventually going bankrupt), the Red Level will ensure a life of constant budgeting where money features in all of your life’s decisions – where it will be a constant constraint on your life. Frankly, this level is more dangerous than Infrared as it just keeps on going. If you choose to change and move up the rainbow, it requires a change in both commitment and action to deliver *value in excess of what you are consuming*.

To move out of Red Level is going to take a change in how you are investing your time effectively. This means taking the stairs and stepping up each day (when you get to the next floor, check the elevator again if you must, but keep on climbing).

Taking small daily actions in this way will only come from a change in your daily enthusiasm and effectiveness of action: That’s the result of your passion, and who you are surrounded by. That means you cannot move out of Red Level on your own. To move up from red, focus on the following three steps:

4. Pinpoint your Passion

What specifically gets you excited and into your groove? It is paramount that you are clear on your passions so you wake up each day with a clear head and direction. This means being fun to be around. What gets you going and who gets you going?

5. Set your Standards

The net cash flow standard you set yourself is the one thing that will get you to cash flow positive – that’s having a specific cash surplus after your earnings minus your costs. When you have set this and shared it with your advisers, it becomes clear what standard you need to reach before jumping off into your own enterprise.

6. Follow the Flow

Armed with your passion, your talents (what you’re good at – that’s your Wealth Profile), and an advisory team to keep you committed, it’s time to connect with a money making team or person who is already in a project creating flow. That means ensuring that you are earning while you are learning and digging a river, not digging a hole.

Many people quit their jobs to start their own business only to find themselves falling into the red. That’s not wealth. To step out of the red comes from securing a reliable revenue stream that keeps you earning and learning, cash flow positive and in the game. Often Red Level survivors connect with other Red Level survivors in the illusion that this is what it means to build teams. It is not. It just creates more red. Stepping you to Orange means connecting with a money making team – where there is an application of wealth creation taking place.

Examples of Red books include “[The Millionaire Mind](#)” by T Harv Eker, “[Awaken the Giant Within](#)” by Tony Robbins and “[The Passion Test](#)” by Janet Attwood and Chris Attwood. Once you have a positive mind and positive personal flow, you will find yourself at the third and final level of the foundation prism: Orange.

Orange Level: The WORKER

“I earn a living.”

By default, a job that makes you net cash flow positive is already at Orange Level. The mistake many people make is they quit their jobs only to fall to Red Level or below. If you are at Orange Level, working for someone else, with meaningful work and great prospects, then you are living an Orange life.

In the past it was possible with enough hard work and enough promotions over enough years to retire with enough. In today's fast moving economy that is no longer the case. A Worker must continue to improve themselves to stay employable. Even so, you can choose to remain Orange Level your entire life and provided you stay employable you can provide for your family and yourself.

If, on the other hand, you want to move up the wealth spectrum it is likely to be because you are looking for more meaning, more freedom, more fulfillment, faster growth or any combination of these. Orange Level will always mean you are working primarily for others. From Yellow Level upwards you have far greater power to define your own destiny – provided you do not fall under the common misconception that this freedom means first falling back to Red or Infrared.

To move up (and not down) make sure you first have the conditions to stay OUT of Infrared and Red covered. That means having positive personal cash flow, having your personal advisory team, being clear on your purpose and character, and already being clear on your passions, talents, standards and most importantly to have identified the team you want to work with before leaving your job.

The good news is that these conditions take little other than your time. Don't believe that you will work all this out after leaving your job. You won't. Jobs give us a level of trust, connection and momentum that we take for granted until we leave. That's when we suddenly realize no one has any reason to trust us, connect with us or help us along when we are armed with nothing other than our own uncertainty. That's when we realize we can't do it on our own.

Here's the next three steps to lift you up to Yellow Level – which is when you are now paying your own salary.

7. Identify your Identity

Think of a station on a train network. Each is a destination worth visiting. Each is unique. To own your place within the global money plumbing system you first must define what you will be #1 in: Why others will see value in you personally now and in the future. This will define the opportunities and resources that come your way.

8. Master your Market

Defining your identity defines your market position, which means you have committed to a market that you must now master. As a leading player in your market, you will need to know the market size, the major players and the latest developments in that market. In today's fast moving economies, this mastery is paramount in being a player.

9. Monetize your Moment

At Orange Level, you can leave the understanding of how value is leveraged to create cash flow to your boss. You are simply a link in the value chain. At Yellow Level you need to understand the chain and know not just what part you play in that chain, but how you assemble the other parts to ensure you are creating sustainable cash flow.

At Infrared Level, you use your Wealth Profile to generate positive personal cash flow in the most natural way for you. At Red Level, you use your Wealth Profile to connect with others in the most effective way. At Orange Level, you use it to understand others to work effectively in your job and, to move to Yellow Level, you use it to understand how you to monetize your value effectively so you can now begin to control the cash you generate from your market. A Deal Maker monetizes value entirely differently from a Mechanic or an Accumulator.

Orange books include [“Think and Grow Rich” by Napoleon Hill](#), [“Rich Dad, Poor Dad” by Robert Kiyosaki](#), and [“The 4-Hour Work Week” by Tim Ferriss](#). These are all focused at freedom of time from a job that doesn't stretch us. Like a ship in the sea, the Foundation Prism gives us a solid framework to navigate through the Enterprise Prism. Without your ship, keeping afloat out there will be a struggle.

Yellow Level: The PLAYER

“I love what I do and create flow through myself.”

In the Indian Chakra system, Yellow is the solar plexus, it signifies the sun, and it is when your will becomes a driving force – where your internal will becomes a stronger influence on your actions than your response to external factors.

At Yellow Level, you are a Player. Like a player of a musical instrument, you begin to master one instrument. Like a musician, you also have your hands full while you're playing. When people refer to 'self-employment', they are referring to those striving to be a player. At the Yellow Level, you are not working on your own, but with others who are also in your market.

It is possible to live at Yellow Level your entire life and, like at Orange Level, you can get by and live a comfortable life. At Yellow Level, you also get the freedom of choice that you do not get at Orange Level, but with the responsibility of earning your own wage each month. The end result of the Yellow Level is a life in which you get to master a role but with your hands constantly full 'playing the tune'. You can get to this level by mastering the first nine actions already covered.

If you choose to move up the wealth spectrum it will be because you are looking for greater leverage, greater influence and greater power to make a difference. At Green Level (The Heart) you are playing for a much larger audience, at Blue Level (The Voice) you are conducting others to play for a much larger audience. The music you create is not just for you but for many more.

At these levels you are mastering not what you see value in, but what others see value in. You are not focused at making money for you, but making money for others and – in the process, you make more money for yourself. The easiest way to sum up the difference of yellow and green is that at yellow, one person does all things. At green, all people do one thing. Here are the three steps to move you from Yellow to Green:

10. Establish your Enterprise

At Yellow Level, you defined what you will be number one in. At Green Level, you must define what your enterprise will be number one at. This creates a promise for others to participate and profit from. Moving to the next level takes an understanding of how to incorporate, buy and sell capital – whether a corporation or investments. Performing is about playing with others.

11. Refine your Rhythm

At Yellow Level, you can set a rhythm that works for you. At Green Level, rhythm becomes the key to team harmony. Building a system and an ecosystem to ensure sustainable wealth creation is the missing master key that most people take for granted in corporations and do not know how to recreate. Your commitment to a common rhythm to review, reward and renew as a team will be what keeps you in Green.

12. Synchronize your Steps

The eight stages of enterprise become relevant for Green Level Performers. Being clear on what stage you are at each month, being clear of the power of each profile, and then synchronizing your team member profiles to the enterprise stage is essential to remain in flow.

Up to Yellow Level, your main focus is cash flow. From Green Level, you begin to build capital value. You begin to play in teams to increase cash flow, and you must learn to capitalize value in corporations and investments. You cannot try and short cut the process by jumping the levels, any more than you can expect to compose a great melody without first learning to read music.

To reach Orange Level, we need to know how to read and play music. At Yellow Level, we need to know how to play our own music. At Green Level, we need to know how to perform with others.

Yellow books to move to green include **“The E-Myth” by Michael Gerber**, **“The Seven Habits of Highly Effective People” by Steven Covey** and my own book **“Your Life, your Legacy”**.

Green Level: The PERFORMER

“I love what I do and lead my team to flow.”

Yellow Level is the level of self-employment (provided all the conditions up to Yellow Level are being met). Green Level is the level of flow through teams – whether enterprises or investments. The difference is that you are showing up daily with a team who are all relying on the same enterprise for their livelihood.

A higher level of commitment is needed and a higher level of trust is given to you when you are performing compared to when you are playing. More is expected of you, and the more you expect from others. Legally, you have more regulations to follow, and you now have more stakeholders to be accountable to, including your staff and your shareholders.

The payoff is that you are now building something of capital value that can grow every day. Many people start small businesses and still operate at Yellow Level, with little understanding of how to build capital value. Others reach green level but get stuck with a small business and hit a ceiling whenever they try and grow.

It is possible to live your entire life with a small business, or a series of investments that you operate yourself. You can become a multi-millionaire if you manage the Green Level well. Your hands will always be full as the performer is still part of the performance, and while you may feel successful, you will be constantly juggling between strategy and operations.

Stepping up to Blue Level takes a paradigm shift where you are no longer involved in the operations. You step entirely out of the team, and switch from a performer with hands full to a conductor with hands free.

This takes the following three steps:

13. Anchor your Authority

You cannot parachute in to Blue Level. Your understanding of how your profile generates wealth, your understanding of your market and the steps to wealth creation are mastered over time. Once you have built these, you must step out of your flow and direct it through the performers who will maintain and share in your flow. Most at Green Level stay at Green Level as they fail to get out of their own way effectively.

14. Perfect your Processes

To sustainably grow flow through others takes a discipline in establishing a common promise, culture and channels of flow. This means securing the processes by which your enterprises remain rooted in your market. Market and team trust must transfer from your performance to the enterprise promise.

15. Build your Balance Sheet

At Blue Level, you must be well versed in the language of financial statements and legal contracts. Everything is names and numbers. You will begin to master the world of capital value, where money can easily materialize and multiply in ways that lower levels are not privy to. Your power to create and contribute wealth will grow exponentially, as will the risks and rewards you will be managing.

The first three levels – Victim, Survivor and Worker – form the foundation prism. Life lived in these three have money as a primary life concern and constraint. This is the world of poverty, social service and employment. It is a world of not enough. The second three levels – player, performer and conductor – form the enterprise prism. Life lived in these three creates meaningful music. It is the world of value generation and capital growth. It is a world of creating more. In an economy, these two prisms interlink – one relies on the other to sustain flow.

It is the Blue level Conductors who maintain this flow despite being the minority, by having the clearest understanding of how this flow can be managed and maintained. As conductors, they also attract the most flow through themselves. How this flow turns to capital is the basis of Capitalism.

Green books that move you to Blue include “[Built to Last](#)” and “[Good to Great](#)” by Jim Collins, and “[The Millionaire Next Door](#)” by Thomas Stanley.

Blue Level: The CONDUCTOR

“I have multiple teams and multiple streams.”

While Yellow Level is the world of self-employment and Green Level is the world of business teams, Blue Level is the world of active investors. Like Conductors in an orchestra, who can make music from every instrument without playing a single one, Blue Level Conductors use their profile to the same ends. Creators will have multiple businesses run by others. Deal Makers will have multiple deals. Accumulators will have multiple investments.

At this level you will be expert at creating a flow of value that suits your profile. You will have Green Level Performers growing flow through your enterprises while you build capital value, and convert this capital value into additional cash flow to support your growth.

At this level your own personal expenses have become a minor part of the flow you manage. You are not concerned by day-to-day personal costs, but on the larger promise of your enterprises. Many Blue Level Conductors live their entire life at this level very comfortably, and all operate from millions to billions. Every entrepreneur who has established themselves at Blue Level will not have a fear of losing everything – common in the Foundation Prism – because they have managed their personal finances to weather any economic storm.

That doesn't mean that Conductors don't have as many challenges as Survivors. They do, but at a different level. Like the difference of a boat becalmed on a flat sea and a boat in deep swells, each has challenges linked to the scale of flow.

At Conductor level, you have mastered the economic system that you live in. Why then, would anyone want to move to Indigo Level? The top prism, beyond the foundation prism and enterprise prism, is the alchemy prism. This is where the rules of wealth are created. All the rules within our economy – from the money we use to the markets we trade in and the taxes we pay – are created in the alchemy prism. This is the world where numbers can turn from billions to trillions.

The alchemy prism is an elite inner world that undulates through the centuries and sets the rules for all the wealth we create. As we have seen in 2008, it is a world that, when shaken, can easily lead to billions being lost and millions falling into poverty with a single stroke. All wealth and poverty on this planet is created not by the toil of those in the system, but by the decisions made by those who oversee the system. Poverty and social justice cannot be changed from within the foundation or enterprise prism, but needs individuals to step into the alchemy prism where the rules can be changed.

Few step up. Those who choose to step up do so to change the system.

Entry into this system takes place when we step from Blue Level to Indigo Level. This takes the following three steps:

1. Trump your Trust

You have built trust through your track record and mastery of teams and capital value. Every billionaire has branded that trust in their holding company (Warren Buffett = Berkshire Hathaway, Richard Branson = Virgin), and the trust itself has capital value.

2. Capitalize your Currency

By turning your holding company or investment vehicles into publicly tradable stock, or into marketable securities, your trust turns from capital to currency. This defines your access to cash, capital and the value outsiders put on your own stakeholding in your capital.

3. Connect your Community

The ongoing value of your currency links to consistent growth of your ongoing flow, and the trust that your community have in this flow. Your focus on connecting your community is the art of turning the waves into a tide. Time horizons move from years to decades and it's time to start looking at your trust's 100 year plan.

The first three levels make up the foundation prism – how we build a mountain for water to flow. The second three levels make up the enterprise prism – how to master the flow from the spring to the sea. The third three levels make up the alchemy prism – the rules of the game that make up the rain.

The Alchemy Prism

“The Magic Circle.”

While this guide does not go into the Alchemy Prism in detail, I'd like to give you a taste of the three highest levels and how important they are. The reason that those who work in the billions and trillions can say “It's not about the money” is because they have the power to magic up money or to literally print more. In fact, they created the money in the first place.

People will pay Richard Branson millions just for the use of the Virgin brand. A dollar shift in a multinational's share price can change the company's asset value by a billion. Governments can (and have) printed a trillion dollars of new debt reflected in nothing more than pixels on a computer screen. Facebook is launching its own currency. Citibank now offers its account holders Citibank dollars. We are moving from the capitalization of democracy to the democratization of capital.

The final three levels are Trustee, Composer and Legend. I'll be writing more about these levels in the future, but first we are compiling the resources and assessments to support you at every level with a guide to help each profile to get into flow.

Entrepreneur Wins Nobel Peace Prize

What will you achieve in your lifetime?

At the end of 2008, as the global crisis was across all the media, I met Muhammad Yunus in Singapore (You can watch our conversation on Youtube). Yunus is a champion of micro-financing, a self-made millionaire and winner of the Nobel Peace Prize. Here is a wonderful example of a living rainbow who has attracted his own pot of gold. While there are many people we could use as an example of stepping through the wealth spectrum, I've picked Yunus as my example as his story brings together not just one man's journey, but a sign of the changing financial times we are in.

Red Survivor

In 1976, Yunus was working with the Bangladesh government on social projects when on a visit to one of the poorest villages of Jobra he came across entrepreneurial women struggling at survivor level to run their businesses. They were borrowing from loan sharks at sky-high interest rates, and he saw an opportunity to support them by being the middle man.

Orange Worker

While keeping his job, he experimented with his own money, using US\$27 to make his first loan to 42 women. When they paid him back with interest, he knew he had found a profitable way to help people move out of poverty. With little of his own resources, he put in his time visiting Bangladesh banks to tap into their flow, and finally persuaded Janata Bank to loan him enough to lend to more women, and extend his project.

Yellow Player

It took seven years of work as the middleman between banks and the small entrepreneurs for Yunus to build up a trusted reputation in Bangladesh as the micro-financing man. By 1983, he had 28,000 micro-loan members, and it was time for him to establish his own enterprise, which he called Grameen Bank (which means 'Village Bank' in Bangladeshi).

Green Performer

Yunus moved from being the prime driver of his mission to now growing Grameen Bank as the leader in micro-financing in Bangladesh. The bank operated a unique system where the bankers went to the member in their villages and they worked on loans secured on trust not assets, with each member meeting weekly with other members and the loan officer in their village to support each other. This system has meant that, as the western financial institutions were collapsing in the west in 2008, micro-financing continued to grow.

Blue Conductor

Seven years after Yunus had launched Grameen Bank, the company was operating successfully, and in 1990, Yunus moved from Performer to Conductor. He launched a number of companies aligned to his mission to support the poor, including Grameen Telecom, Grameen Krishi (agriculture), Grameen Motsho (fisheries), Grameen Knitwear and Grameen Software. Today, Grameen has annual revenues of \$100 million and has loaned over \$8 billion.

Indigo Trustee

In 1994, Yunus received the Independence Day Award, the highest award in Bangladesh and in 1998 Grameen won the World Habitat Award for its work in low cost housing. Yunus began to campaign on the merits of micro-financing not just for Grameen in Bangladesh but now globally. As with all Trustees, his focus moved from competitive capital at Blue level to universal benefit at Indigo level. By 2006 he had become a trusted spokesperson on micro-financing globally. In that year he won the Nobel Peace Prize for his work on micro-financing.

Violet Composer

Today, Yunus has moved from a trustee of micro-financing to a composer of our future. In his book “Social Business” he lays out a new corporate structure that allows companies to operate as social enterprises and still attract capital and provide shareholder returns. Today, 94% of Grameen Bank is owned by the borrowers, and for every dollar in loans, members hold two dollars in deposits. The model that he is pioneering, he is also practicing.

It has been 33 years for Yunus to move through each level of the spectrum from red to violet, and by persevering through the years the impact he will leave will be far greater than the money he made.

Your Turn!

The best time to plant a tree is twenty years ago. The second best time is today.

What will you achieve in your lifetime? How committed are you to your journey? Much of traditional personal development tells us that we need to think positive and overcome our doubts, then hit the snowy mountain. When we fall off the side we come back bruised, only to be told to persevere, find positive in the pain and hit the mountain again.

The Wealth Spectrum tells us not to be so silly. Don't wait until you are thinking positive and have overcome your doubts, or you will be waiting forever. Don't just hit the mountain either. Instead, find out what level you are at, and simply go to the right colour run and focus at the first thing to do. Don't start higher than you should. Don't stay longer than you need to on a slope you have mastered. Take it one step at a time, move within your means and enjoy the journey.

It is my commitment to continue to grow the resources and direction available at each step of the spectrum. If you haven't taken your Wealth Dynamics Profile yet, start by taking that. Then, when the Wealth Spectrum Test is available online (launching in late 2009), take the test and visit our web site for ongoing direction and resources. Check our web site for the events and training in your area. Subscribe to our newsletter to receive all the latest updates.

I look forward to painting the rainbow with you.

Make magic,

A handwritten signature in black ink that reads "Roger". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Roger James Hamilton

Take the Wealth Dynamics Test and join our newsletter at: www.wdprofiletest.com