

# The Wealth Spectrum



	EXTRACTIVE	INDIVIDUALISTIC	SOCIALLY ENGAGED	PROGRESSIVE
<b>ESTATE / WEALTH PLANNING</b>	Maximise wealth accumulation over generations without constraints.	Maximise wealth accumulation over generations, whilst aiming to avoid social and environmental instability.	Grow wealth to significant levels then begin to focus on maintaining rather than growing wealth. Use philanthropy to redistribute surplus wealth.	Generate a wealth plan to identify what is 'needed' and treat all wealth above that as 'excess' wealth. Act to shrink any excess wealth to zero.
<b>INVESTMENTS</b>	Maximise financial returns regardless of impact.	Maximise financial returns whilst avoiding predatory investment behaviours and most unsustainable industries.	Use standard investment products, focusing on industries with social and environmental benefit. Experiment with impact-led direct investments that involve higher risk and/or reduced returns for part of the portfolio.	Divest from asset price speculation across portfolio and stop all investing for financial gain. Make only direct investments based on values alignment and set a maximum 'zero percent financial return' policy on every individual
<b>TAX &amp; STATE BENEFITS</b>	Minimise taxes by using all possible tools and maximise state benefits (e.g. state pension).	Minimise taxes by using common and 'socially defensible' practices whilst taking advantage of state benefits available.	Reject any tax-led structuring decisions. Pay tax at the intended rates. Make use of reliefs and deductions.	Do not take advantage of cashable state benefits and do not engage in any tax minimisation (incl. pensions and relief on charitable donations). Actively ensure payment of a 'fair share' of taxes.
<b>REPAIR</b>	No action.	No action.	Use philanthropy to address harms connected to wealth, but do not pursue true repair where final control is transferred to affected communities and their people, not held by wealth holders.	Analyse the impact of wealth creation on people groups and planet. Actively undo any ongoing harm and ensure guarantees of non-repetition of harm by redistributing resources reparatively, led by affected communities.*
<b>BUSINESS OWNERSHIP</b>	Maximise short-term financial returns and long-term control.	Maximise financial returns by seeking long-term profit and value creation from businesses.	Practice responsible business ownership by considering the impact of business activities on local communities, the wellbeing of workers and the environment. Act to avoid any harmful impact.	Deprioritise shareholders as a stakeholder, take no dividend from profits and focus on the long-term. Introduce community or worker-owned cooperative models to build wealth, power and ownership in others.

\* We have focused here on financial approaches to repair although reparation processes involve much more than financial transaction.