

# The Wealth Spectrum



	EXTRACTIVE	INDIVIDUALISTIC	ENGAGED	REGENERATIVE
<b>ESTATE / WEALTH PLANNING</b>	Maximise wealth accumulation over generations without constraints.	Maximise wealth accumulation over generations. Use philanthropy and investment strategy to invest in maintaining social order.	Generate a wealth plan to identify the most they could need in their lifetime (incl. inheritance payments). Redistribute/ donate excess wealth beyond this.	Define the maximum 'inequality quotient' of the world the wealth holder wants to live in. If necessary reduce spending to ensure they are living within that limit. Redistribute all excess.
<b>INVESTMENTS</b>	Maximise financial returns regardless of impact and harm associated.	Maximise financial returns but tilt the portfolio using ESG factors. Use engagement as an excuse for continuing to profit from extractive companies.	As with the Individualistic category but experiment with some impact-led investments (always financial return seeking).	Invest to create wealth within communities and act as a risk absorber for those least able to suffer the consequences of such risks; therefore maximising impact from investments, while at the same time generating a low or negative financial return to reduce excess wealth.
<b>TAX &amp; STATE BENEFITS</b>	Minimise taxes using all possible tools and maximise state benefits (e.g. state pension).	Minimise taxes as much as possible but only using 'socially defensible' practices. Take full advantage of state benefits available.	Reject any tax-led structuring decisions. Pay tax at the intended rates. Make use of reliefs and deductions. Opt out of state benefits.	Do not engage in any tax minimisation (incl. pensions and relief on charitable donations). Actively ensure payment of a 'fair share' of taxes. Do not take advantage of state benefits.
<b>REPAIR</b>	No action.	No action.	Explore ideas of repair but limit this to philanthropy controlled by wealth holder even though this is clearly not in line with reparations definitions or guidance.	Engage experts to analyse impact of wealth creation on planet and people. Recognise their right to set any amounts payable in order to support 'repair'. Actively guarantee non repetition and undo any ongoing harm in accordance with international law.*
<b>BUSINESS OWNERSHIP</b>	Maximise short-term financial returns regardless of social/environmental impact. Block any attempts at worker organising / unionisation and keep family control of business.	Maximise financial returns for owners whilst investing in sustainability in order to create long-term profit from business.	Practice responsible business ownership by considering stakeholders. Explore some minority staff ownership of business and responsible pay scales. Close down/ transition socially/environmentally damaging activities.	Deprioritise shareholders as a stakeholder. Introduce community or worker-owned models to build wealth, power and ownership in others. Ensure all business operations are fundamentally adding social and environmental value.

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