THE SECOND WAVE LIFE

Chapter 13 Overview: The Treasure Tool

Advisor Reference Overview | Based on The Second Wave Life: Finding Purpose, Impact and Fulfillment, Post-Exit by Andrew Williams

Chapter focus: Chapter 13 connects financial resources to the personal-readiness work completed in Values, Talent, Tribe, and Time. The Treasure Tool helps owners think intentionally about where charitable giving or other financial commitments can create meaningful impact while remaining consistent with their broader financial plan.

Chapter at a Glance

Williams begins by separating the Treasure Tool from comprehensive financial planning. He assumes the owner has, or should have, a financial planner and personal wealth roadmap in place. The Treasure Tool runs alongside that work and focuses specifically on how the owner may want to direct financial resources toward the Tribes and causes that matter most.

The chapter asks the owner to connect prior discoveries about core values, Talents, Tribes, and Time with charitable giving or other monetary commitments. The objective is a holistic view in which Treasure supports the same people, causes, and communities the owner has already identified as meaningful.

Core Themes

1. Financial planning and personal-readiness planning should run in parallel

Williams makes clear that the Treasure Tool is not a substitute for professional financial planning. Owners without a financial roadmap are encouraged to address that at the same time they work through the Second Wave Process.

2. Treasure should build on the earlier tools

The owner is expected to use insights from Values, Talent, Tribe, and Time to guide where financial resources may have the greatest meaning and impact.

3. Core values should influence financial commitments

The chapter asks owners to consider which Tribes align with their core values and whether planned charitable investments genuinely reflect those values in action.

Core Themes, Continued

4. Financial commitments should be specific

The Treasure Tool asks owners to identify the Tribes receiving financial support and the amount they plan to give. Annual or one-time commitments are converted to a monthly amount so the owner can see the total level of commitment clearly.

5. Giving should fit the overall financial plan

After totaling the proposed contributions, the owner is instructed to compare those amounts with the broader financial plan. If the commitments do not fit, Williams explicitly advises against making them.

6. Ambivalence is worth exploring

The chapter asks owners to notice whether they feel uncertain about where money should go and to examine the reasons behind that hesitation. The goal is not simply to spend, but to understand why a financial commitment feels worthwhile.

7. Impact is part of the decision

Owners are asked to consider what good will result from the use of their money and which values, people, needs, or causes make a particular investment meaningful.

8. Treasure is most powerful when integrated with Talent, Tribe, and Time

The chapter repeatedly returns to the idea that financial resources are only one part of the owner's contribution. The strongest impact may come when Treasure is aligned with the owner's Talents, directed toward important Tribes, and supported by an intentional Time commitment.

> Central idea for advisors: Treasure is not simply an amount of money to give away. The advisor can help the owner connect financial commitments to the values, relationships, capabilities, and time investments already identified, while keeping those commitments grounded in the owner's overall financial plan.

What the Advisor Should Listen For

- The owner wants to make significant gifts but does not have a clear personal financial roadmap.
- The owner is considering charitable commitments that do not appear connected to the values or Tribes identified earlier.
- The owner feels pressure to give after a liquidity event but has not clarified what kind of impact matters personally.
- The owner has not considered the total financial impact of several separate commitments.
- The owner expresses uncertainty or ambivalence about giving but has not explored the reason for it.
- The owner is thinking about money in isolation rather than alongside Time, Talent, and relationships.

Advisor Conversation Prompts

- Which Tribes or causes feel most worthy of financial investment to you?
- Which of your core values are reflected in the way you want to use your Treasure?
- What good do you want your financial contribution to create?
- Are there any proposed commitments that create hesitation or ambivalence for you? What is behind that feeling?
- How does the total amount you want to commit fit within your broader financial plan?
- Where could your money have greater impact when combined with your time, experience, relationships, or talents?

How Chapter 13 Connects to Personal Readiness

Within the InfusionOS Personal Readiness Methodology, Chapter 13 integrates financial resources with the owner's personal values and desired impact. By this stage, the owner has already identified important Tribes, Talents, and Time commitments. The Treasure Tool adds the financial dimension and helps ensure that monetary contributions support the same overall vision rather than operating as a separate set of decisions.

Chapter 13 Concept	Personal Readiness Connection
Treasure complements financial planning	The advisor should distinguish personal-readiness giving decisions from comprehensive wealth and financial planning.
Values should guide where money goes	Financial commitments become more meaningful when they reflect the owner's stated priorities and beliefs.
Tribes identify the intended beneficiaries	The owner can connect money to the people, causes, and communities that matter most.
Commitments should be quantified	Monthly amounts make one-time and annual giving easier to compare against the owner's total financial capacity.
Treasure works best with Talent and Time	The strongest impact may come from combining financial resources with the owner's abilities, relationships, and personal involvement.

Advisor Takeaway

Chapter 13 gives advisors a practical framework for helping owners make financial commitments with greater intention. The advisor can help connect Treasure back to Values, Tribes, Talents, and Time, while reinforcing that any commitment must remain consistent with the owner's overall financial plan.

Suggested Use in the Advisor Portal

Use this overview as a quick reference before or after reading Chapter 13. It can support the Treasure Tool lesson and help advisors prepare owners to complete the Treasure exercise. It is not a substitute for reading the complete chapter or for professional financial planning, tax, legal, or charitable-giving advice.

Source: Andrew Williams, The Second Wave Life: Finding Purpose, Impact and Fulfillment, Post-Exit, Chapter 13: "The Treasure Tool."

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