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# The 5 Types of Wealth



A TRANSFORMATIVE GUIDE  
TO DESIGN YOUR DREAM LIFE

Sahil Bloom

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A Transformative Guide to Design Your Dream Life

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No book can replace the diagnostic expertise and medical advice of a trusted physician. Please be certain to consult with your doctor before making any decisions that affect your health, particularly if you suffer from any medical condition or have any symptoms that may require treatment.

Some names have been changed for anonymity.

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*For my wife, Elizabeth, and my son, Roman.  
With the two of you by my side, I always feel like the wealthiest man alive.*

## PROLOGUE

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### *The Journey of a Lifetime*

“YOU’RE GOING TO SEE your parents fifteen more times before they die.”

All of what follows is the story of how those simple words changed my life—and how they may change yours.

On a warm California evening in May 2021, I sat down for a drink with an old friend. As we settled in at our table, he asked how I was doing. At first, I gave him the standard response that we’ve all grown so accustomed to: “I’m good. Busy!” I said it with all the unintended irony of the modern era, where *busy* is a badge of honor, as if being *more stressed* is something to be proud of. When I asked the same of him, instead of replying with typical busyness one-upmanship, he replied that he was “making time for the important things,” since his father had gotten sick the prior year. The unexpected vulnerability in his words knocked me off the typical conversation track that defines these “catch-up” encounters. He had opened a new track, and rather than resist, I walked down it, adding that living in California had begun to wear on me, it being so far from my aging parents on the East Coast.

This rare emotional honesty sparked the interaction that altered the course of my life:

FRIEND: How often do you see your parents?

ME: Maybe once a year right now.

FRIEND: And how old are they?

ME: Mid-sixties.

FRIEND: Okay, so you're going to see your parents fifteen more times before they die.

Gut punch.

I had to take a deep breath to avoid an instinctively angry response. This was an old friend, one who knew my parents well. It wasn't meant to be insensitive—it was just...math. The average life expectancy is approximately eighty years; my parents were in their mid-sixties, and I saw them once per year. The math said I would see them fifteen more times before they were gone.

This was the math that broke me. It was the math that *changed my life*.

## PLAYING THE WRONG GAME

I was born of an unlikely collision of two worlds—a rejection of common convention is in my DNA. In 1978, my mother, Lakshmi Reddy, born and raised in Bangalore, India, hopped on a plane with a one-way ticket to study at Mount Holyoke College in South Hadley, Massachusetts. Her parents were, understandably, worried that she'd never come home. Their friends told them she'd meet an American guy, fall in love, and build a life in that faraway land. They were right.

My father, born and raised in a Jewish household in the Bronx, New York, had a life mapped out for him by his overbearing father, one that involved marrying a Jewish girl and settling down for a stable career in academia. Fortunately for me, fate (if you believe in that) had different plans.

In a made-for-the-movies twist, they crossed paths in 1980 at a Princeton University library, where my mother was working to pay her way through a master's program and my father was in the final stages of writing his dissertation. Her parents' concerns nine thousand miles away, my mother worked up the courage to ask him on a date. As they enjoyed their ice cream, my father, never one to beat around the bush, told her, "My family will never

accept us.” My mother, too blinded by excitement at the use of the word *us*, completely missed the message.

Sadly, he was right; for a variety of reasons that seem impossible to understand today, my father’s family was not accepting of the budding courtship. The fight grew so contentious that he was ultimately forced to choose between his family and my mother. I never met my father’s parents, and he never saw them again, but the legacy of his decision—to choose true love above all else—set the stage for the world that I was born into.

My childhood and young-adult years were a steady, monotonous march toward a textbook definition of *success*. I did well in school—maybe not according to my discerning Indian mother, who continues to this day to ask, “Why not try for medical school?”—but my thoughts were always on the baseball field. With some natural ability and a hell of a lot of hard work, I earned a scholarship to pitch at Stanford University. I’ll never forget the look on my mother’s face when I told her the news. Her disbelief that her ne’er-do-well, always-playing-never-studying son had been accepted to Stanford was priceless.

I flew out to California with dreams of a glory-filled career in professional baseball, but when a junior-year shoulder injury derailed those aspirations, I was forced to find my footing in the classroom and plan for an alternative future. The problem was that I had no idea what future I wanted to build.

To try to solve that puzzle, I did what I thought any ambitious young person would do—I went to the richest people I knew and asked them about their work and how I could get into it. I vividly recall a formative conversation with a family friend who had made a fortune in the world of investing. He suggested I join an investment firm straight out of school, and his case was simple: “You’ll make a hundred thousand dollars a year right away, five hundred thousand a year soon after that, and by the time you’re thirty, you’ll be making more money than you know what to do with.” That sounded pretty damn good to me on the basis of one simple, foundational assumption: Money will lead directly to success and happiness.

To be clear, I'm not sure when I formally adopted that understanding as my own. My father was in academia and my mother was a small-business owner—we always had enough, but we certainly weren't rich, particularly not on a “making more money than you know what to do with” measuring stick. When I was a kid, I had one very rich friend. He had an incredible house, all the newest toys, and he was constantly getting the latest and greatest sports equipment. I was envious of his life. I never questioned whether all that stuff actually made him happy—whether he would trade the chef-prepared dinner he ate *alone* for a takeout meal at a table *surrounded by love*. I proceeded to attend college with high achievers who frequently measured status by who got the highest offer from Goldman Sachs or McKinsey, so it's safe to say my foundational assumption about the nature of success and happiness was firmly entrenched by the time I was ready to enter the real world.

Mark Twain is often quoted as having said, “It ain't what you don't know that gets you into trouble, it's what you know for sure that just ain't so.” Well, when I took the advice of my family friend and accepted a job in California where I would earn well into the six figures in my first year, I *knew for sure* that this was the beginning of my road to the good life—that if I put in my time, I'd eventually reach that stress-free future filled with money and happiness.

What I knew for sure *just wasn't so*; I simply hadn't realized it yet.

By the time I turned thirty, I had achieved every marker of what I believed success looked like. I had the high-paying job, the title, the house, the car—it was all there. But beneath the surface, I was miserable. I began to think something was wrong with me. I had spent years with my head down, embracing the long hours, believing that the idyllic land of success was well within reach. At every step along the way, I told myself that I was just one bonus, one promotion, or one fancy bottle of wine away from arriving in that land.

Then, one day, I realized I had achieved all of it, and all I could think was *Is this it?*

The *arrival fallacy* is the false assumption that reaching some achievement or goal will create durable feelings of satisfaction and contentment in our lives. We incorrectly assume that we will finally experience the sensation of having *arrived* when we reach whatever we have propped up as our destination. I was thirty years old and making millions of dollars. I had *arrived*. But the feelings of happiness and fulfillment I expected were nowhere to be found. Instead, I just felt that familiar dread of needing to do more, of never having enough.

I'm willing to bet I'm not the only person who's had this experience. How many times has the thing your younger self dreamed of become the thing you complain about once you've gotten it? The house you longed for becomes the house you grumble is too small, the house in need of repairs. The car you obsessed over becomes the car you can't wait to trade in, the car that's constantly in the shop. The engagement ring that made your eyes sparkle becomes the ring you need to upgrade because of its imperfections.

Worse yet, the incessant quest for more had blinded me to the great beauty of what I had right in front of me. In a fable recorded in Plato's early works, a philosopher named Thales of Miletus is walking along obsessively gazing at the stars, only to fall into a well that he did not see at his feet. A poetic retelling by Jean de La Fontaine concludes,

*How many folks, in country and in town,  
Neglect their principal affair;  
And let, for want of due repair,  
A real house fall down,  
To build a castle in the air?*<sup>[1]</sup>

I was chasing that *castle in the air*, blind to the reality that I was allowing my *real house* to fall down: My health had deteriorated from my lack of sleep and activity, my relationships suffered from my absent energy, and, as my friend's piercing math had made clear, my time with those I loved most was depressingly finite and quickly slipping away.

My exclusive pursuit of money was slowly, methodically robbing me of a fulfilling life.

Sitting there on that warm May evening, polishing off several more drinks after my friend left, I knew for sure that something had to change. I had prioritized *one thing* at the expense of *everything*.

From the outside looking in, I was winning, but if this was what winning felt like, I began to wonder if I was *playing the wrong game*.

## THE SCOREBOARD PROBLEM

The greatest discoveries in life come not from finding the right answers but from asking the right questions.

If I had been playing the wrong game, what was the right one?

This question was where my journey to discovery began. I had to define the *right game*, the one that would actually lead to the life I wanted. I read everything I could get my hands on—hundreds of books and tens of thousands of pages—that might help me make sense of the maze I found myself in: ancient self-help classics and modern self-help hits. Biographies of great men and women throughout history. Religious texts, epics from a diverse array of cultures, and legendary tales of the hero's journey.

But reading, I found, can take you only so far—to understand something deeply human, you need to immerse yourself in the human experience.

I had conversations with people from all walks of life. I sought them out. I flew to them. I sat with them. I listened to them. From recent college graduates to CEOs of Fortune 100 companies. From stay-at-home parents to those working multiple jobs to make ends meet. From professional athletes living out of suitcases to ski bums and digital nomads. From life coaches and spiritual guides to factory workers and auto mechanics. I became a student of the human experience.

I spent hours with a man who was reeling from the recent loss of his wife, which had left him alone with their young daughter as he navigated the

waves of grief; he shared his profound understanding of the greater depths of love accessible to us all. I grew close to a twenty-eight-year-old who, on the verge of starting his dream job, was diagnosed with an inoperable brain tumor that derailed his plans and forced him to reset his expectations to an entirely new baseline. I spoke with a new mother navigating the difficult balance of career and maternal ambitions, her CEO title and responsibilities weighing heavily on her desire to be a deeply present figure in her son's life. I interviewed a man recently released after a twenty-five-year prison sentence and was engrossed by his words on the dynamic, fluctuating nature of time and how his pursuit of a higher-order spiritual purpose had provided him with the stability to endure. I met a forty-six-year-old barber who grinned as he told me, "I can pay my bills and I take my girls on two vacations a year. If you ask me, I'm a rich man." I shared a meal with a ninety-year-old woman who had recently decided to take up painting and who smiled broadly as she told me that the creativity and community were life-giving for her. I spoke to countless young people who were deciding how to navigate their early career years, wrestling with the tension of family and societal expectations against their personal path of meaning. I sat with a father who had tragically lost his twin boys but who, amid the incomprehensible sadness, had found healing and even joy in daily walks in nature.

In each conversation, I walked through a beautiful visualization exercise that had been recommended to me by a mentor. Close your eyes and imagine your ideal day at eighty years old (or one hundred, in the case of the ninety-year-old!). Vividly imagine it. What are you doing? Who are you with? Where are you? How do you feel? The exercise forces you to begin with the ideal future end in mind—it establishes a personal definition of a successful life that can be used to reverse-engineer the actions in the present to achieve that desired end.

Through this exercise, and through the hundreds of books and thousands of hours of conversations filled with smiles, tears, laughter, and silence, I arrived at a powerful realization:

We all want the same thing—and it has very little to do with money.



From the young entrepreneur to the old retiree, from the new mother to the empty nester, from the rich attorney to the middle-class teacher, the ideal future end looks remarkably aligned:

Time, people, purpose, health.

Without fail, every single person I guided through the exercise had some combination of these pillars at the center of the ideal future day. Spending time surrounded by loved ones, engaged in activities that create purpose and growth, healthy in mind, body, and spirit.

Money was an enabler to these ends, but not an end in and of itself.

With this realization, it hit me: I wasn't playing the *wrong game*, I was playing the *game wrong*.

The scoreboard was the problem.

Our scoreboard is broken. It forces us into a narrow measurement of wealth, success, happiness, and fulfillment entirely defined by money. And what you measure matters. In a famous articulation often attributed to Peter Drucker, the Austrian-born management guru, "What gets measured gets managed." The statement implies that the metrics that get measured are the ones we prioritize. In other words, the scoreboard is important because it dictates our actions—how we play the game.

Your broken scoreboard may say you're winning the battle—but trouble awaits:

- Your time slips through your fingers.
- Your relationships show cracks.
- Your purpose and growth wither.
- Your physical vitality atrophies.

Broken scoreboard, broken actions. If we measure only money, all of our actions will revolve around it. We'll play the game *wrong*.

If we fix the scoreboard to measure our wealth more comprehensively, our actions will follow. We'll play the game *right*. Right scoreboard, right actions.

With this insight in mind, I began a journey to build a new tool with which we could measure our lives, one grounded in the timeless pillars that had appeared again and again across my readings, conversations, and experiences: time, people, purpose, health. It wasn't enough to know that these pillars were important; I needed a way to measure them—a way to track my progress and assess the impact of my daily actions toward building them.

This book is the manifestation of that journey.

Whoever you are and wherever you are in life, this book is for you:

The recent graduates wrestling with how to prioritize their careers in the context of everything else in life. The new mothers struggling to balance career ambitions with the desire to be present in their children's early years. The retirees contemplating how to spend the last third of their lives. The seasoned executives beginning to question if the sacrifices are worth it. The immigrants grappling with the career opportunities of a new country and its distance from family. The young fathers navigating their prime career years as their kids grow up. The rising corporate stars feeling the tension between the required long hours and a desire to meet a life partner. The middle-aged empty nesters pondering how to build a new phase of life together.

While the lens through which you view the stories, questions, and frameworks in this book will be unique, the tools are universal.

*The 5 Types of Wealth* offers a new way to measure the right things, make better decisions, and design your journey to wealth, success, happiness, and fulfillment. Importantly, it also provides a guide to the high-leverage principles, ideas, systems, and frameworks that will enable you to progress toward these goals.

This will be a journey—but it's one that you can start today and one that can change your world faster than you ever thought possible.

In one week, you can jump-start your actions. In one month, you can see and feel the impact. In one year, everything will be different.

Your entire life can change in one year. Not ten, not five, not three. One. One year of asking the right questions. One year of measuring and

prioritizing the right things. One year of focused, daily effort on the right actions.

Trust me, I've lived it.

In May 2021, I was silently miserable, my broken scoreboard and priorities slowly marching me toward the point of no return.

In one week, I had jump-started my actions. My wife and I had the deep, painful conversations about how we wanted to measure our lives, and we aligned on the priorities and values that would guide us going forward.

In one month, I could see and feel the impact. I had made the difficult yet important decision to embark on a new professional journey built around my higher-order purpose of creating a positive impact. I reprioritized my health, focusing on the boring basics of movement, nutrition, and sleep. Most important, my wife and I sold our house in California and started our move to the East Coast to be closer to our parents, a decision that turned “You’re going to see your parents fifteen more times before they die” from a harsh reality into a memory of a former life.

In one year, everything was different—my entire life had changed. My new energy-creating entrepreneurial endeavors were thriving, and I had the freedom to go for multiple daily walks, find time for a robust health routine, and focus on the projects and people that brought me joy. And while we had struggled to conceive in California, soon after arriving in our new home in New York, we were blessed with the news that my wife was pregnant. She gave birth to our son, Roman, on May 16, 2022. As we returned from the hospital and pulled onto our street, I saw both sets of Roman’s grandparents cheering in the driveway, our family all there to welcome him home—to welcome *us* home.

On a warm Friday afternoon that month, I was out on a walk with Roman when an old man approached me on the sidewalk. He said, “I remember standing here with my newborn daughter. Well, she’s forty-five now. It goes by fast—cherish it.” It hit me hard. The next morning, I woke up and brought my son into bed. My wife was still peacefully asleep. It was early, and the first glimmers of the spring sun were starting to slip through our bedroom

window. I looked down at my son, whose eyes were closed, a small, perfectly content smile on his lips. In that moment, I had a profound sensation: I had arrived, but for the first time in my life, there was nothing more that I wanted.

This was *enough*.

Never let the quest for *more* distract you from the beauty of *enough*.

My name, Sahil, means “the end of the journey.” For me, this book marks the end of my first journey, all made possible because I rejected the broken scoreboard and centered my life on the new one. In the pages that follow, I will show you how to do the same.

It is the journey of a lifetime. I hope you enjoy it.