The Enneagram: a powerful tool for understanding client motivations – use with care

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Synopsis

This article outlines best practices for administering the Enneagram Personality Assessment to maximise its impact for high-net-worth (HNW) and ultra-high-net-worth (UHNW) individuals and families. It also provides key criteria for selecting an Enneagram professional and strategies for effective collaboration with that person.

Introduction

Our personalities play a central role in how we perceive the world, relate to others, cope with stress and make decisions. In psychological terms, 'personality' refers to the combination of our innate temperament – what we are born with – and the enduring patterns of thinking, feeling and behaving shaped by our life experiences. These patterns shape how we interpret situations, form relationships, communicate and respond over time.

Who this article is for

This article is aimed at professionals across the wealth advisory landscape – including family office executives, investment advisers, estate planners, private client attorneys and other trusted advisers who work with HNW and UHNW families. By thoughtfully integrating insights about their clients' personalities into their practices, these professionals can deepen trust, enhance communication and deliver more personalised, effective wealth management strategies that drive meaningful, long-term outcomes. For ease of reading, the term 'wealth adviser' is used to encompass all of these roles.

Integrating personality insights into wealth advising

An increasing number of wealth advisers recognise that financial outcomes are shaped not only by markets and strategies but also by individual personalities and complex family dynamics. By thoughtfully integrating personality insights into their practice, advisers can help clients – whether individuals, couples or families – better understand their emotional drivers around money, core motivations, communication patterns and stress responses. This awareness enables clients to shift from reactive behaviours towards more intentional and collaborative financial planning.

However, key questions arise: How can wealth advisers responsibly incorporate these insights without overstepping professional boundaries or venturing into therapy? Which tools are appropriate, and when should they be introduced within the advisory process?

Recently, there has been growing interest among technically skilled advisers in personality and psychological tools like the Enneagram. While this curiosity is natural, it can lead to 'mission creep' – where advisers, aiming to offer more holistic support, begin to operate beyond their formal training and expertise. This blurring of lines between financial advising and psychological analysis can be problematic and, in some cases, unethical.

To address these concerns, we advocate for a collaborative model where wealth advisers work alongside qualified Enneagram practitioners who conduct assessments and facilitate debriefing sessions – whether individually, with couples or with entire families. This partnership allows advisers to integrate valuable psychological insights while maintaining their primary focus on financial strategy.

Each helping profession including psychologists, counsellors, social workers and trained coaches possess specialised knowledge to support personal and relational growth. Psychology requires extensive education, clinical experience and practice. Ethical wealth advisers respect these boundaries and adhere to the principle of 'first, do no harm'. They recognise the importance of collaborating with experienced professionals when deeper insight into personality and dynamics is required, thereby ensuring clients' well-being while staying within their scope of expertise.

Still, some advisers may feel justified in extending their role, especially after developing deep, trusting relationships with client families. "But they already trust me", they might think or say, believing that trust alone qualifies them to engage in potentially psychological or therapeutic territory.

This mindset might stem from viewing HNW and UHNW clients as especially fragile, which paradoxically can isolate them from the benefits of the best psychological and therapeutic practices. Assuming that trust replaces professional expertise

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risks creating an insular dynamic where clients do not receive the specialised support they need.

This perspective also reflects the structural realities of the wealth advisory business model, where advisers operate in a competitive environment that emphasises client retention. While understandable, this focus can sometimes lead to prioritising relationship preservation over introducing challenging, yet necessary, psychological insights that could better serve clients' long-term financial well-being.

A true commitment to trust requires wealth advisers to acknowledge their limits and prioritise their clients' growth by connecting them with appropriate professionals – rather than attempting to manage everything themselves or expanding their services beyond their expertise.

Why the Enneagram? A brief history and model overview

The Enneagram is a dynamic personality framework with ancient roots and a modern psychological foundation. While elements of the Enneagram symbol can be traced to various philosophical and esoteric traditions, the model as it is known today was synthesised in the mid-20th century by Oscar Ichazo and later refined by psychiatrist Claudio Naranjo. Naranjo integrated insights from Western psychology – including Gestalt therapy, object relations theory and psychodynamic principles – laying the groundwork for the Enneagram's contemporary use in therapeutic and coaching contexts.

More recently, psychologists and neuroscientists have begun to explore the Enneagram through the lens of developmental psychology, attachment theory and interpersonal neurobiology. In particular, Dr Daniel J Siegel's *Personality and Wholeness in Therapy* (2024) aligns the nine Enneagram types with pathways of neural integration, emphasising how early relational experiences shape adaptive personality strategies. This framing situates the Enneagram within a scientifically grounded narrative – not as a static classification system, but as a tool for understanding how individuals adapt and grow over time.

Unlike typologies that categorise behaviour or cognition, the Enneagram explores core motivation. Each of the nine types reflects a distinct emotional habit, mental lens and behavioural strategy shaped by how we adapted to early relational and environmental dynamics. The model is built around a nine-pointed geometric figure that maps the dynamic interplay between types, including predictable patterns of movement under stress (disintegration) and in security (integration). This structure offers insight into a person's coping mechanisms, leadership tendencies, relational patterns and potential for growth.

Far from being a fixed identity label, each Enneagram type represents a developmental trajectory. It encourages self-awareness by highlighting unconscious defences, emotional reactivity and habitual responses. With this awareness, individuals are better positioned to integrate underused aspects of themselves and cultivate greater flexibility, presence and relational depth.

At its heart, the Enneagram identifies nine core personality types, each defined by a fundamental core motivation and corresponding fear that shape how individuals perceive and respond to the world:

- Type 1: Strives to be good and right; fears being corrupt or wrong.
- Type 2: Seeks to be loved and needed; fears being unwanted.
- Type 3: Driven to succeed and be admired; fears being worthless.
- Type 4: Desires authenticity and uniqueness; fears being insignificant.
- Type 5: Seeks knowledge and competency; fears being helpless or incapable.
- Type 6: Wants security and support; fears being without guidance or stability.
- Type 7: Pursues freedom and pleasure; fears being trapped in pain.
- Type 8: Craves strength and control; fears being weak or vulnerable.
- Type 9: Desires peace and harmony; fears conflict and disconnection.

This framework goes beyond simple categorisation by illuminating the internal emotional landscape

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By revealing each family member's communication style, emotional triggers and deeper motivations, the Enneagram fosters mutual understanding and empathy. By revealing each family member's communication style, emotional triggers and deeper motivations, the Enneagram fosters mutual understanding and empathy.

that drives behaviour, allowing for greater self-awareness, empathy and growth.

Note there are many references that describe the Nine Types in detail which we have decided not to repeat again here, as our focus in this article is on the value of the assessment and on the process of selecting and working with the Enneagram professional. See Appendix 2 for further resources on the Enneagram and on its application in wealth advising.

The Enneagram as a valuable process tool

The value of the Enneagram lies in its ability to uncover the emotional drivers and unconscious fears that shape how people think, feel and act – especially in complex settings like family systems, wealth advising or therapeutic relationships.

Compared to tools such as the Myers-Briggs Type Indicator (MBTI) or DiSC, which focus on cognitive preferences and behaviour styles respectively, the Enneagram dives deeper. It asks not just how a person acts, but why – revealing the psychological and emotional underpinnings of behaviour. This makes it especially useful in contexts that demand emotional insight, empathy and adaptability.

While some critics dismiss the Enneagram for lacking empirical rigour, this overlooks its growing application in clinical and organisational settings. Daniel Siegel's 2024 work reframes the Enneagram as a neuroscience-informed framework rooted in developmental and interpersonal psychology. Here, the nine types are not rigid categories but adaptive strategies formed through early relational experiences and shaped by neurobiological processes.

In this light, the Enneagram functions not as a diagnostic tool, but as a dynamic map for understanding human complexity. For therapists, it deepens insight into internal conflict and relational dynamics. For coaches and wealth advisers, it offers a roadmap for supporting clients through transition, aligning personal and professional values, and fostering trust. Its integration into executive coaching, organisational consulting and family systems work reflects its versatility and relevance across disciplines.

How the Enneagram can be impactful in wealth advising

When introduced thoughtfully and with the right professional support, the Enneagram can enhance both the wealth advisory process and client relationships in several key ways:

Supporting clients' self-awareness

The Enneagram helps clients better understand their core motivations, habitual thought patterns, emotional responses and behavioural tendencies. This deeper self-knowledge allows the client to approach decisions and relationships with greater clarity, intentionality and confidence.

Strengthening family dynamics

By revealing each family member's communication style, emotional triggers and deeper motivations, the Enneagram fosters mutual understanding and empathy. This can reduce conflict, improve communication and build stronger relationships – critical components in governance, succession planning and long-term wealth management.

Improving adviser understanding of client families

Knowing each family member's Enneagram type – and how they function under stress or in a state of flow – enables advisers to tailor their approach to suit both individual and collective needs. This is especially helpful during emotionally charged transitions, such as the loss of a family member or the transfer of leadership and wealth.

Creating a collective family profile

Wealth advisers can use the Enneagram to develop a collective family profile that captures the family's overall dynamics, group tendencies and communication styles. This holistic view can help

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anticipate points of friction and identify pathways to more harmonious decision-making.

Enhancing adviser effectiveness

Wealth advisers who understand their own Enneagram type can also recognise how their personality traits, blind spots and stress responses affect their interactions with clients. This self-awareness enables them to be more present, empathetic and adaptive – strengthening client trust and improving overall communication.

By integrating Enneagram insights into the advisory process, wealth advisers can cultivate deeper, more meaningful relationships with clients. This approach fosters clearer communication, more aligned decision-making and a greater sense of harmony and resilience – both for individuals and across generations of HNW families. We also offer some more specific examples of the Enneagram in the wealth advisory context later in this article.

Case Study #1

By Kenden Alfond

Family dynamics and estate planning: using the Enneagram to resolve estate planning ambivalence

A matriarch in her late 50s, recently divorced and living comfortably after selling her company, had been struggling to finalise her estate plan. She had earned her wealth in her 40s, having grown up in a middle-class environment that emphasised hard work and self-reliance. Her adult son, now in his 20s, was raised in the context of UHNW privilege.

Though their bond remained strong, differing values around money and lifestyle had become a source of tension. The mother found herself increasingly concerned about her son's choices – his unconventional career path, his comfort with spending, and what she viewed as a more relaxed approach to finances and ambition. These concerns created hesitation around estate planning. She felt conflicted: on one hand, she wanted her son to inherit and take an active role in her foundation as a director; on the other, she wasn't confident he had the skills or readiness to manage either responsibility effectively.

In the meantime, the son was on an allowance – he earned a modest income from his work but continued to receive financial support from his mother. The arrangement, while offering a degree of financial independence, felt unsatisfying to both of them. For the son, the allowance was a frustrating holdover from adolescence – something he resented as it undermined his sense of adulthood. For the mother, it stirred feelings of conflict and uncertainty. Though she intended it as support, it had become a way to avoid making more definitive decisions about inheritance. The allowance functioned as a kind of limbo – a temporary fix that allowed her to maintain control and delay deeper conversations about her son's long-term financial role, particularly in relation to her wealth and estate, until she could resolve her own ambivalence.

Recognising the emotional complexity of the situation, the estate planning attorney suggested bringing in an Enneagram consultant to help the family explore their interpersonal dynamics and resolve communication blocks. The consultant partnered with the attorney to support the family in navigating both the practical and relational aspects of the estate planning process.

Each family member took an Enneagram assessment. The mother's results pointed to a Self-Preservation Type 7 – a personality that tends to focus on securing one's independence, avoiding discomfort, and creating a sense of personal freedom and future options. Her son, on the other hand, identified as a Social Type 2 – a type motivated by the desire to help others and feel needed in community, often placing high value on relationships over achievement.

The consultant conducted two individual debriefs – first with the mother, then with her son – without the attorney present. These one-on-one sessions explored each person's core motivations and personality, paying special attention to how their Enneagram types shaped their underlying drivers around money, responsibility and success. A separate session was then held with the attorney to review the personality assessment results and discuss their implications for family dynamics and decision-making.

In a joint session that followed – with the mother, son and the attorney present as an observer – the two had the opportunity to hear each other articulate their motivations and values through this new lens.

The turning point came during this group debrief. As the son shared his dedication to community-building work and his view of success as relational

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With a foundation of improved understanding, conversations that had once stalled began to gain momentum.

rather than solely financial, the mother began to see that his values were not a rejection of hers – they were simply different. She also came to recognise that her own fear of instability, shaped by her upbringing and reflected in her Enneagram type, had led her to judge his choices more harshly than she intended.

The estate attorney remained actively involved throughout the process, helping to translate emotional insights into practical next steps. With a foundation of improved understanding, conversations that had once stalled began to gain momentum.

In the short term, the family experienced noticeable improvement in communication. The mother started to articulate her concerns more clearly, without defaulting to criticism. The son, in turn, showed increased empathy, recognising his mother's perspectives and priorities as valuable, even though they differed from his own. He acknowledged the sacrifices his mother had made and became more willing to engage in financial planning conversations.

One of the significant outcomes of this process was that the mother was able to work with her estate attorney to design an estate plan that, on one hand, acknowledged her son's generous nature and desire to share, while also incorporating safeguards to ensure financial health and responsibility. For instance, she structured certain gifts or access to funds in a way that would encourage her son's growth and sense of responsibility, without enabling financial behaviours she deemed risky.

Additionally, the mother realised that if she wanted her son to take an active role in her philanthropic foundation, the best approach was to make him a valued member of the board team, rather than an isolated observer. This allowed him to contribute meaningfully, engage in the foundation's long-term vision and align with her values while also respecting his strengths in community-building and relationship-driven success. He became an active member of the board, further deepening his involvement in the foundation's work.

Over time, the family dynamic shifted. The mother grew more comfortable with her son's path, recognising that his success might look different from hers – and that was okay. Progress resumed on the estate plan. She began outlining her wishes with more confidence, less burdened by judgment or fear. The son also became financially independent of her, which helped ease the mother's anxieties around enabling his financial behaviour.

There were challenges along the way. At first, the mother was hesitant to explore the emotional roots of her ambivalence. Letting go of a familiar narrative – that her life experience was the 'right' way – took time. The generational and cultural gap between her upbringing and her son's life also needed careful attention.

Still, the process yielded lasting benefits. The Enneagram provided a neutral, constructive language for understanding difference without blame. It helped the family shift from 'Who's right?' to 'What matters to each of us, and how do we move forward together?'

Going forward, the family plans to continue using the Enneagram to support communication around major decisions. The estate planning attorney and the consultant remain involved as needed to ensure estate planning stays on track and to address any lingering concerns as they arise.

This case illustrates how even deep-seated ambivalence can be resolved with the right tools and facilitation. When families understand not just what each person wants – but why – they can build agreements that reflect both legacy and love.

Using the Enneagram with families

The Enneagram can offer powerful insights for wealth advisory professionals working with HNW and UHNW families. The Enneagram has also been used as a tool in the corporate world for organisational learning and leadership development. While families differ fundamentally from businesses in structure, intention and emotional depth, lessons from how the tool is used in the corporate setting can inform best practices when applying it to support family systems.

Supporting individual and relational awareness

In professional environments, the Enneagram is used to deepen self-awareness and emotional intelligence for teams and their leaders. It helps individuals recognise habitual patterns of thinking, feeling and behaving – including how they respond to conflict, make decisions and engage socially. In family contexts, these insights can be even more transformative. Understanding one's internal motivations – and those of your other family members – can create new pathways for empathy, repair and growth across generations.

Facilitating understanding over judgment

While the Enneagram is widely used to enhance

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teamwork in organisations, it holds unique power in family systems – where emotional history is deep, and roles are often ambiguous. Here, the goal shifts from performance to understanding. By surfacing the deeper motivations beneath behaviour, the Enneagram helps family members move from judgment, blame and assumption to understanding, curiosity and insight. It reframes entrenched patterns, softens resistance and opens space for honest conversation. With skilled facilitation, it becomes a powerful tool for fostering empathy, trust and collaboration among family members.

Time-bound engagements that empower, without dependence

In the corporate world, Enneagram-based learning is usually delivered through structured, time-bound engagements with built-in follow-ups. This model translates well to families, especially during key inflection points such as intergenerational planning or leadership transitions. Targeted Enneagram work – designed as a discrete, contained process – can help families clarify dynamics without fostering dependency on facilitators.

Ethical use: guardrails for advisory practice

Wealth advisers working with families must also be cautious about how Enneagram work is introduced and facilitated. Here are three important guardrails to observe:

- *Not for labelling or role assignment:* The Enneagram should not be used to determine someone's fitness for a leadership role or family responsibility. It's a self-development tool – not a personality label to assign or exclude.
- *Expert guidance:* ensuring safe and meaningful use of the Enneagram. When used without professional training, the Enneagram can be misapplied, misunderstood or even weaponised. Skilled and experienced facilitation is critical to ensure psychological safety and meaningful insights.
- *Not an end in itself:* The Enneagram is a lens – a learning and development tool – not a solution. Its true value lies in how it supports real outcomes: increased self-awareness, fostering open communication, encouraging thoughtful decision-making and enhancing the capacity for shared leadership and legacy.

Tools like the Enneagram can strengthen advisory work with families – but only when used with sensitivity, nuance and professionalism. When adapted with care, they serve not just as frameworks for insight, but as bridges to deeper understanding, healthier relationships and more resilient families. This is why helping the client to select a properly qualified and experienced Enneagram practitioner is essential.

Key moments for Enneagram impact in wealth advisory

As we have noted above, the Enneagram is a framework for understanding the deeper motivations that shape behaviour. While it provides powerful insights into a client's natural preferences, every personality type also carries blind spots and recurring challenges. Effective wealth advisers will aim to use the Enneagram to build trust and communicate in ways that resonate – while still guiding clients towards healthier, more integrated choices, helping them stay grounded and make thoughtful, long-term decisions. Following are some specific examples of how the Enneagram can be used in the wealth advisory context through collaboration with an experienced Enneagram professional.

Onboarding new clients (individuals, couples, and families)

Purpose: Build empathy, enhance communication and tailor wealth advisory approaches from the start.

Example: A Type 3 client appreciates setting clear, measurable financial milestones early in the relationship, while a Type 9 client is more engaged by a gentle, values-based conversation about life goals and family vision.

When a child becomes an adult (around age 18–21)

Purpose: Support emerging adults in building financial independence and health aligned with their natural strengths and challenges.

Example: At 18, a client discovered they were a Type 2 and realised their motivation to support others often led to their overspending. With their wealth adviser's help, they developed financial boundaries that honoured their generosity while building long-term financial stability. At 21, another client identified as a Type 5; their wealth adviser offered in-depth

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Ethical use of the Enneagram ensures psychological safety, respect for individual differences and a commitment to staying within their scope of expertise.

investment materials – but also encouraged selective engagement in collaborative planning, helping the client become more confident in financial decision-making over time.

During a family business transition
Purpose: Uncover hidden personality dynamics to ease generational shifts and succession planning.

Example: A Type 8 patriarch struggled to relinquish control, while his Type 6 daughter hesitated to step up out of loyalty and fear of failure. By addressing these underlying motivations, the wealth adviser helped structure a phased leadership transition plan that respected both of their needs for security and empowerment.

While the examples above may appear straightforward, they assume the involvement of an experienced Enneagram professional – someone with a strong foundation as a helping professional – and the opportunity to follow up with clients to support integration of the insights. Effective change also requires intrinsic motivation on the part of the client. See our suggested guidelines for building a professional, ethical and effective Enneagram offering within your wealth advisory practice in Appendix 1.

Key criteria for selecting an Enneagram professional
To ethically and effectively integrate the Enneagram into their practices, wealth advisers should partner with an experienced and trained professional who can apply the tool with skill and nuance. Consider these key criteria when selecting an Enneagram practitioner:

Verifiable training and certification
Ensure the practitioner has training from a reputable source, such as the Enneagram Institute, The Narrative Enneagram and iEQ9 Enneagram. For more information on these resources, see Appendix 2. The practitioner should have a solid foundation in the Enneagram and experience applying it in professional settings. Additionally, we recommend they should use a statistically valid Enneagram assessment, such as the iEQ9 Enneagram, rather than relying on narrative typing, which we believe can be subjective and less reliable.

Foundational experience as a helping professional
Look for a professional with certified training in coaching, counselling, psychology, social work; a skill set and experience in supporting individual and/or collective learning and development. This is their foundational experience. In addition, enquire as to their past experience working with HNW and UHNW families. Also ask whether they have experience in financial psychology, behavioural finance and family dynamics. These areas will be extremely important to their relevance and effectiveness.

Other relevant experience
Ideally, they should also have experience working with project managers to ensure adherence to project scope and deadlines, enabling effective collaboration in structured, goal-oriented environments.

Tailored approach
The best practitioners tailor their use of the Enneagram to the client's specific goals and environment – whether that's improving teamwork on a governance committee, managing leadership transitions in a family business, enhancing communication in family offices, resolving intergenerational conflicts or navigating inheritance decisions. In the UHNW and HNW space, they should be able to address the unique dynamics of family and business interactions.

Commitment to professionalism
Choose a practitioner who upholds strict confidentiality and maintains clear professional boundaries. Ethical use of the Enneagram ensures psychological safety, respect for individual differences and a commitment to staying within their scope of expertise. Discuss with them the preconditions upon which they can share details of the Enneagram assessment of the client, including observations on the implications of their assessment, with the wealth adviser. Typically, they will require an express consent from the client to share this information with the wealth adviser.

Effective collaboration between wealth advisers and Enneagram practitioners
Incorporating the Enneagram into the wealth advisory process can profoundly enhance communication,

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build trust and support family cohesion. However, it must be applied thoughtfully and professionally. This section focuses on practical, actionable ways wealth advisers and Enneagram professionals can collaborate to integrate personality insights into client relationships – supporting more effective advising, family governance, leadership development and succession planning. For further recommendations see Appendix 2.

Effective collaboration
Effective collaboration refers to the dynamic process where the wealth adviser works alongside an Enneagram professional to ensure the assessment is leveraged to its fullest potential. This collaborative model aligns the goals of the wealth adviser, the client and the Enneagram professional to create personalised, actionable strategies that address both individual and collective needs.

Structuring the Enneagram process
Typically, the process involves the client completing the Enneagram assessment, followed by debriefing sessions with the Enneagram professional. Afterwards, the professional provides a structured summary to the wealth adviser, highlighting personality insights relevant to financial planning, family governance or team dynamics. Clients are informed upfront that key insights will be shared, with their prior consent obtained.

Aligning objectives
The wealth adviser and Enneagram professional should align on the client's financial, emotional and relational goals – such as improving family communication, addressing conflict or preparing for generational transitions. This shared understanding ensures the Enneagram is used strategically and integrated into their wealth advisory work, rather than treated as a stand-alone exercise.

Customisation of the Enneagram application
The Enneagram is not a one-size-fits-all tool. Application should be customised to the client's specific needs – whether for conflict resolution, enhancing communication, personal growth, leadership development or succession planning – ensuring relevance and maximising impact.

Communication and transparency
Clear communication among the client, wealth adviser and Enneagram professional is essential. Clients should know how the Enneagram will be used, what to expect from the process and how the insights could help them with their specific needs. Ongoing dialogue between the wealth adviser and Enneagram professional ensures meaningful integration of the findings.

Support for integration
From the outset, enquire as to how the Enneagram professional can support the client's ongoing growth. Scheduling follow-up sessions six to 12 months after the initial debrief can help reinforce insights and support integration into the client's development and family governance practices.

Respecting professional boundaries
Each professional must operate within their scope of expertise. Enneagram professionals should not provide financial, tax or legal advice, and wealth advisers should not interpret personality assessments independently. Ideally, the wealth adviser leverages personality insights in tandem with the Enneagram professional, enhancing their wealth advisory work without overstepping roles.

Case Study #2
By Kenden Alfond

Personality and financial behaviour – a multi-generational family office

A five-generation UHNW family operated through a well-established family office. While the family had long emphasised financial education, the advisory team began noticing an emerging challenge: Generation 4 (G4) and Generation 5 (G5) beneficiaries were exhibiting increasingly extreme and inconsistent financial behaviours.

Some family members were overly rigid; others seemed impulsive or avoidant. Despite years of financial literacy programming, their behaviours often clashed with adviser recommendations. Advisers were becoming frustrated – and privately, judgmental – feeling their expertise was being ignored without understanding why.

Ideally, the wealth adviser leverages personality insights in tandem with the Enneagram professional, enhancing their wealth advisory work without overstepping roles.

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Instead of labelling financial patterns as 'difficult', advisers began to see them as natural expressions of deeper personality traits.

It became clear that something deeper than financial knowledge or skills was driving these behaviours.

The partnership: bringing in an Enneagram consultant

To address this challenge, the family office partnered with an Enneagram consultant to explore how personality patterns influence financial behaviour – and how a deeper understanding of each beneficiary's inner motivations could improve both adviser-client relationships and long-term financial outcomes.

The work had two primary goals:

- Help each beneficiary better understand their own patterns of thinking, feeling and behaviour – especially around money, responsibility and decision-making.
- Equip advisers with a language and framework to understand each client's motivations, allowing for more personalised, psychologically attuned guidance.

The process

Each G3 and G4 family member completed an in-depth Enneagram assessment and participated in two private debrief sessions with the consultant. These debriefs focused on how their Enneagram type shaped their personality, including their approach to money, control, relationships and risk.

Following the individual sessions, the consultant presented the aggregated results to the advisory team – mapping out each person's Enneagram type and offering detailed insight into how their personality traits shaped financial behaviour.

The consultant also provided the advisers with practical communication strategies tailored to each type – showing them how to reduce tension, build trust and offer guidance in a way that felt collaborative rather than corrective.

What the Enneagram revealed

The Enneagram framework allowed both advisers and family members to view familiar behaviours through a new lens. Instead of labelling financial patterns as 'difficult', advisers began to see them as natural expressions of deeper personality traits. For example:

- *The strict perfectionist (Type 1):*
  One member underspent to the point of deprivation and created rigid budgets, driven by anxiety about making mistakes and a deep need for integrity. Advisers learned to respect this person's strong sense of responsibility while focusing on financial education – helping them maintain their integrity while allowing for greater financial flexibility.
- *The considerate helper (Type 2):*
  Another member expressed love through money – employing 'friends' and donating generously. Advisers helped this individual honour their generosity while learning to set sustainable boundaries.
- *The competitive achiever (Type 3):*
  Advisers shifted focus from strict budget enforcement to helping the client build a spending plan that honoured their desire to maintain a successful image, while keeping purchases within safe and sustainable limits aligned with long-term financial goals.
- *The loyal sceptic (Type 6):*
  Highly cautious and questioning, this client needed extensive reassurance before making financial decisions. Advisers learned to build trust through consistency, transparency and clear communication.

Short-term impact

Family members gained new insight into their emotional relationship with money. Many reported that it was the first time they had truly understood the roots of their financial behaviour.

The advisers, in turn, felt more equipped and less reactive. The Enneagram offered a shared language that shifted the dynamic from a reactive "What is wrong with this person?" to a curious and compassionate stance of "How can we work with this person's core style to guide them forward?"

By using this framework, advisers no longer needed to 'fix' extreme behaviours – they began designing financial strategies that both respected the client's personality and promoted long-term financial health.

Long-term impact

The family office has since integrated Enneagram insights into its ongoing advising model. Advisers now customise their strategies to each person's core motivations, improving engagement, trust and cooperation.

Extreme behaviours – whether obsessive underspending or impulsive spending – have softened. Beneficiaries feel seen and understood. Advisers feel

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more effective and empowered. And, most importantly, the family system as a whole has become more cohesive, with stronger alignment around shared values and long-term planning goals.

Conclusion

The Enneagram can be a beneficial and practical tool to utilise when working with complex family enterprises, and with wealth holders. Knowing when and how to introduce the Enneagram is essential to a successful outcome, along with following the best practices we have set out in Appendix 1 for the use of the information once family members have been assessed.

The best starting point for any wealth adviser interested in incorporating the Enneagram into your practice is to follow the steps outlined in this article for yourself: find a trained Enneagram practitioner, take an assessment, and have one or two coaching sessions to receive a thorough debrief on your Enneagram type and subtypes. Become familiar with all of the Enneagram types and apply what you learn about yourself in your own life to experience the benefits for yourself. Then you will be able to speak authentically about the value of this resource for your clients.

Appendix 1

Building a professional, ethical and effective Enneagram offering in a wealth advisory practice

1. Begin with yourself and foundational learning

Before integrating the Enneagram with clients, take the time to understand it yourself. Exploring your own type will deepen empathy and sharpen your understanding of the system. Working with a qualified specialist allows you to gain firsthand experience, which helps you assess whether the Enneagram is a fit for your future client engagements.

2. Partnering with an Enneagram specialist

Working with a trained Enneagram consultant ensures the accurate and ethical application of the tool. This partnership provides you with guidance and professionalism in both individual and group contexts.

3. Introducing the Enneagram to clients

- *Position the Enneagram as a learning and development tool:* Present the Enneagram as a method for understanding core motivations, behavioural patterns and communication styles – not just a personality test. Frame it as a tool that can enhance self-awareness and improve family and financial dynamics.
- *Highlight the role of a specialist:* Inform clients that a trained consultant will lead the process to maintain confidentiality and professional standards.
- *Frame it as a development opportunity:* Emphasise how the Enneagram supports the wealth advisory process by improving communication and relationships, contributing to long-term success.

4. The initial assessment process

The initial phase is crucial for accurate assessment and understanding. Here's how it typically unfolds:

- For individuals:
  - *Validated assessment:* Use a scientifically validated Enneagram test (20–40 minutes) to ensure accuracy. Relying on intuition or observation alone can lead to misinterpretation.
  - *Debriefing sessions:* Schedule two or three debriefing sessions with the Enneagram practitioner (which can be 60–90 minutes each) to delve into the individual's type, core motivations, strengths and growth strategies.
  - *Adviser involvement:* For deeper integration, consider attending one debriefing session or scheduling a follow-up with the Enneagram practitioner to understand the client's type and customised best practices.
- For groups:
  - *Pre-session preparation:* Each participant completes an Enneagram assessment and has an individual debriefing session.
  - *Group session:* The Enneagram practitioner will hold a group session (typically this can be half a day) to explore how different types influence communication, decision-making and team dynamics.
  - *Ongoing integration:* The clients will revisit the Enneagram framework every six to 12 months with the Enneagram practitioner to reinforce learning and maintain momentum.

5. Rolling the Enneagram out in your wealth advising work

- *Integrate gradually:* Start by introducing the Enneagram to a select group of clients with whom you have a strong foundation of trust. Consider introducing it during client onboarding or strategic planning sessions.
- *Use it as a framework, not a label:* Avoid

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labelling clients by type. The Enneagram is a tool for understanding motivations and fostering deeper, customised conversations – not categorising clients.

- *Apply insights to communication:* Use the Enneagram to tailor your communication style to each client's preferences. Understanding their approach to decision-making, risk and trust can enhance your interactions.
- *Use it as a long-term development tool:* Like financial planning, learning through the Enneagram is most effective when it's ongoing. Periodically revisit clients' types and development strategies during check-ins or strategic reviews.

6. Finding the right Enneagram practitioner

When selecting an Enneagram consultant, look for the following:

- *Verifiable training and certification:* Ensure the practitioner has formal training from reputable organisations such as the Enneagram Institute, The Narrative Enneagram, or IQ9 Enneagram. For more information see Appendix 2.
- *Relevant experience:* Prioritise consultants with experience working in professional settings, particularly in family dynamics, governance or client-centred advising as a helping professional.
- *Tailored, flexible approach:* Choose a consultant who adapts his or her approach to suit your practice goals rather than using a one-size-fits-all curriculum.
- *Strong emphasis on client safety:* Confidentiality and a non-judgmental approach are essential. Clients must feel safe exploring their type without fear of pigeonholing or bias.
- *Ongoing support (optional):* Consider practitioners who offer periodic follow-ups to ensure that Enneagram insights remain actionable over time.

7. What not to do

To maintain professionalism and avoid common pitfalls, be mindful of the following:

- *Do not administer the Enneagram directly to clients:* Keep assessments and debriefings with qualified Enneagram practitioners to maintain professional boundaries.
- *Do not label clients by type:* Avoid reducing clients to a number or stereotype. The Enneagram is about understanding deeper motivations, not categorising people.
- *Do not over-apply the Enneagram:* Use the Enneagram as a complement to your financial expertise, not a replacement. Keep the focus on the client's financial goals and objectives.
- *Do not ignore professional boundaries:* If the conversation moves beyond your expertise, refer clients to a trained Enneagram specialist.
- *Do not assume every client will be open:* Always seek permission before introducing the Enneagram, and be ready to explain how it supports their financial and relational goals. Additionally, always obtain the express consent of the client to sharing any Enneagram assessment information with you or any third party.

Appendix 2

Enneagram resources

Enneagram training and assessments

There are several well-recognised Enneagram 'schools'. For us, we believe the leading programme for helping professionals seeking validated Enneagram assessments and professional training – especially with an emphasis on practical application, ethical use and integration into professional settings – is the following:

1. Integrative Enneagram Solutions (iEQ9)

Website: integrative9.com

Best for: Helping professionals and wealth advisers seeking structured, scalable data-rich tools for individuals, couples or teams.

Key Strengths:

- *Validation:* One of the most statistically validated Enneagram tools available today.
- *Professional use:* Ideal for supporting family offices, leadership consultants and team facilitators.
- *Scalability:* Generates detailed individual, couple and group reports suitable for one-on-one work or large-scale engagements.
- *Global reach:* Adopted by over 4,500 professionals worldwide.
- *Deliverables:* Visually clear, comprehensive reports that support meaningful client conversations.

Recommended for: Consultants and advisers who require high-quality, data-rich insights that can be

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confidently integrated into client engagements and team development work by a trained consultant.

2. Riso-Hudson Enneagram Type Indicator (RHETI®)
Website: enneagraminstitute.com/rheti
Best for: Coaches, therapists and advisers who want the classic Enneagram framework with rich narrative profiles.

Key Strengths:

- *Depth of insight:* 144 forced-choice pairs designed to pinpoint core motivations and fears.
- *Research legacy:* Decades of psychometric research supporting its reliability ($\alpha \approx 0.70$–0.82) and test–retest stability.
- *Narrative profiles:* Extensive type descriptions, including core fears, desires and recommended growth paths.
- *Focus on core type:* Excellent precision for identifying the client's primary Enneagram type.

Recommended for: Practitioners who prioritise deep self-awareness, values exploration and legacy planning, and helping professionals who are comfortable guiding clients through a more reflective, narrative-driven process.

Further reading
We are not the first authors to write on the application of the Enneagram in the wealth advisory context. For other references on the Enneagram and wealth advisory you can refer to:

Matthew Flynn and Christian Stewart, *Arcs of Transformation in a Family Enterprise: Balancing Structure and Culture*, 20 August 2024, Family Firm Institute Practitioner, https://ffipractitioner.org/arcs-of-transformation-in-a-family-enterprise-balancing-structure-and-culture/.

Aik-Ping Ng, *Crafting a Sustainable Legacy Plan using the Enneagram*, 12 March 2025, Family Firm Institute Practitioner, https://ffipractitioner.org/ crafting-a-sustainable-legacy-plan-using-the-enneagram/.

Angela Raines, *What the Enneagram can teach you about your money relationship*, 4 September 2018, https://baritessler.com/2018/09/what-the-enneagram-can-teach-you-about-your-money-relationship/.

Leanora Zilkha Williamson, *How the Enneagram can improve communication and reduce conflict in the family-owned businesses*, Paltinum Rule Advisors, https://platinumruleadvisors.com/how-the-enneagram-can-improve-communication-and-reduce-conflict-in-family-owned-businesses/.

Kenden Alfond is a leadership coach, certified financial behaviour specialist (FBS®), integrative Enneagram (iEQ9) practitioner, and psychotherapist with over 20 years of international experience. She holds an MA in counselling psychology and is certified in coaching, trauma resolution, financial psychology and behaviour, and the Enneagram. You can reach her at kalfond7@gmail.com. Kenden is a Type 1.

Emily Bouchard is a social worker with 20 years of experience as a chief learning officer and family adviser, specialising in stepfamily dynamics, rising generation leadership and family business succession. She is the co-author of Estate Planning for the Blended Family *and* Beginners Guide to Purposeful Prenups. *For more information see https://emilybouchard.com. Emily is a Type 2.*

Christian Stewart is an independent family adviser based in Hong Kong and the founder of Family Legacy Asia (www.familylegacyasia.com). He assists family enterprises with family governance, succession, learning and development. Christian is a fellow of the Family Firm Institute (FFI) and the recipient of the FFI's 2021 Interdisciplinary Practice Award. He has also received the Wealth Briefing Asia 2017 award for leading individual adviser. Christian is a Type 5.

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