Riqueza repensada para um novo tempo

Estudo com 60 herdeiros mostra transformação conceitual na gestão de patrimônio: fluxo, não estoque

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22/06/2025 08h30 · Atualizado agora

Rethinking Wealth for a New Era

When we think of wealth, common sense still points us to numbers, possessions, and financial assets. But for us — women working at the intersection of philanthropy, impact, and finance— wealth is far more than what we own. It is the capacity to influence the world we will leave behind.

A recent global study by LGT, Wealth for Impact, surveyed over 60 heirs of large fortunes to understand what “being wealthy” means in the 21st century. The conclusion may surprise you: this new generation isn’t just looking to preserve capital — they want to drive transformation. They seek to invest, give, spend, and transfer wealth with intention.

That shift in mindset is what inspired us to write this article. Because we believe the true influence of a philanthropist — especially in Brazil, where urgent needs are many — goes far beyond the check. It lies in how we mobilize all our capital. Our reputation, our knowledge, our networks, our time, our choices. It all counts.

We are facing a historic opportunity to redefine the meaning of wealth. In the coming years, we will witness the largest intergenerational transfer of assets ever recorded. This moment holds real potential to shape the future — and prompts an urgent question: how are we putting this power into motion?

Wealth is not a static noun, but a practice, a series of decisions. The LGT study proposes a holistic approach, centered on five key verbs: to create, to invest, to spend, to give, and to transfer. Each verb represents a dimension of choice — and therefore, a point of influence.

If in the past, wealth management was mainly about preserving and growing assets, it is now increasingly connected to values, legacy, and future outcomes. Creating wealth is now about generating solutions. Investing is about allocating resources consciously. Spending, about consuming responsibly. Giving, about returning value to society. And transferring, about passing on a sense of purpose.

This perspective expands the meaning of philanthropy. No longer just a private act of generosity, it becomes a public strategy for systemic change. And perhaps most importantly, it challenges us to be intentional with all the resources we hold.

In Brazil, this mindset is even more necessary. Inequality is profound. Complexity is high. But the potential — human, cultural, ancestral — is enormous. What we lack is not talent or worthy causes. What we lack are bridges. We need better structures to connect accumulated capital with the often-invisible, yet abundant relationship and community capital of those at the margins.

Philanthropists who recognize their public role help build these bridges. They are what Rockefeller Philanthropy Advisors calls field builders. When they put their voice, time, and reputation in service of causes, they open doors, redistribute power, and accelerate systemic solutions. More than asking “how much should I give?”, they ask: why are we giving? With whom? To whom?

Brazil offers a vibrant ecosystem for transformative investments. Here, multi-capital is more than a concept: it is a tool for resilience and for the future. It lives in ancestral knowledge, community-led solutions, and the collaboration between different forms of power, intelligence, and time.

If the next generation is inheriting wealth and searching for purpose, it’s up to today’s leaders to lay the foundation for a new model of influence. One that understands every decision — in giving, investing, consuming, and communicating — as a public statement of values. A conscious act that shapes the kind of world we want to build.

We want a philanthropy that sees wealth as a tool, not a goal. That values private generosity, but acts for the collective good. That uses influence to open paths, redistribute capital, and shift boundaries. Above all, a philanthropy that understands we are not just managing resources. We are shaping futures.

So, what if we stopped seeing wealth as an accumulated noun, and started living it as a set of verbs?

We create and invest together. We spend with purpose. We give with courage. We transfer with intention.

That’s our invitation: to turn wealth into a flow, not a stock. A socially active energy. Because in the end, the true value of what we have lies in what we’re able to build collectively — for the many, not the few.

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