

The
Wealth
School

BUT WE
LIVE IN THIS
REALITY, TOO.

!!!



UNCODED
FOR PARENTS

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UNCODED

UNCODED is a 10-day sense-making and life-orientation residency designed to help young adults build a grounded understanding of their **life as a portfolio** — a modern framework for inner wealth, life readiness, and mature decision-making.

It is not therapy, and it is not academic overload — it is structured life-skills education for the realities of modern adulthood.

It develops capability across nine essential dimensions that shape identity, relationships, and long-term direction: **Financial, Intellectual, Social, Emotional, Life Force, Spiritual, Relational, Creative, and Time Capital.**

Rather than focusing only on performance outcomes, the program strengthens the capacities that determine real-life success: **clarity under uncertainty, emotional stability, relational maturity, and confident self-direction.**

INTRODUCTION

Young people today are growing up in a world defined by accelerated change, constant comparison, information overload, and expanding choices — often without the inner tools to navigate it well.

Most education models are excellent at academic preparation. Yet they rarely train young people to:

- understand emotional patterns and internal signals
- communicate clearly and set boundaries with maturity
- build a healthy relationship with money, time, and attention
- navigate social pressure and complex relationships
- make decisions they can stand behind over time
- develop a coherent sense of meaning and direction

The Wealth School fills this gap by developing Existential Intelligence (ExI).

ExI is the capacity to stay grounded under pressure, think clearly in complexity, and make value-aligned decisions in real life — especially when belonging, status, money, emotions, and time are involved.

In practice, this translates into **better decision-making, steadier emotional regulation, healthier relationships, and clearer life direction.**

This residency strengthens ExI in a practical, developmentally appropriate way: **not through moral instruction or abstract theory, but through structured, skills-based learning, lived practice, reflection, and guided decision exercises in small groups.**

THE APPROACH

The 10-day residency provides an integrated foundation across the nine Life Capitals, offering a practical framework for life readiness, inner wealth, and mature decision-making.

The Program Blends

- Concise teaching modules (10–25 minutes)
- Embodied practice and experiential learning
- Guided reflection and creative exercises
- Community-based learning in a supportive environment
- Land & Culture Integration (Switzerland-based nature and cultural experiences as a living learning environment)

Land & Culture Integration

Land & Culture Integration is a significant stream of the residency. Because the program takes place in Switzerland, learning is reinforced through curated outdoor and cultural experiences — including nature-based activities (such as hiking, kayaking, lake and mountain adventures) and selected **Montreux Jazz Festival** concerts.

These experiences are intentionally designed as part of the learning process, helping participants build **presence, confidence, emotional steadiness, relational maturity, and real-world decision-making** — not only in discussion, but in life.

It is designed to be **emotionally safe, intellectually engaging, and immediately useful** — producing outcomes participants can apply directly to school, family life, friendships, and their emerging adult choices.

Participants leave with a **personal Life Capital Portfolio Map**, clarity on strengths and growth areas, and a practical set of next-step tools and practices to support real-world decisions with greater confidence and self-trust.

THE DEVELOPMENTAL FRAMEWORK: EXISTENTIAL INTELLIGENCE (ExI)

WHAT WE BUILD

Existential Intelligence (ExI) is the capacity to stay grounded under pressure, think clearly in uncertainty, and make decisions that remain coherent over time — especially when emotions, relationships, money, status, and time are involved.

This residency develops ExI through repeated practice in four core areas:

1 Self-Regulation

Recognizing internal states and returning to choice

2 Trade-Off Clarity

Identifying what matters when values and incentives collide

3 Relational Maturity

Boundaries, truth-telling, and repair

4 Horizon Thinking

Time, consequence, and identity coherence

THE LIFE CAPITAL PORTFOLIO

WHAT WE DEVELOP

These capitals interact like a portfolio. When a few are underdeveloped, young people compensate through others — often without realizing it. The **Life Capital Portfolio** provides a practical language for identifying strengths, stress points, and hidden imbalances early, so capability can be developed before adulthood forces high-stakes decisions.

Multi-Capital Intelligence is the ability to understand and develop these capitals as an integrated system — like managing a diversified portfolio, but applied to the whole human experience.

Through the residency, participants map their personal **Life Capital Portfolio** with clarity: identifying which capacities are already strong, which are supportive but underused, and which are underdeveloped — yet full of potential.

FOUNDATION	RELATIONAL FIELD	AGENCY & EXPRESSION
• Life Force Capital: energy, health, and recovery without burnout. • Emotional Capital: emotional awareness and regulation under stress. • Spiritual Capital: meaning, integrity, and inner compass over time.	• Relational Capital: trust, boundaries, and the ability to repair. • Social Capital: belonging, collaboration, and maturity in groups. • Time Capital: intentional time use, focus, rhythm, and priority.	• Financial Capital: money as a tool for freedom and stability, not pressure or identity. • Intellectual Capital: clear thinking, learning agility, and better judgment. • Creative Capital: turning imagination into real value through expression, initiative, and execution.

Together, these capitals shape how a young person responds to pressure, navigates relationships, uses time and money, and builds long-term direction. Developing them intentionally creates stronger self-trust, greater stability, and more mature decision-making — not just in theory, but in everyday life.

THE METHOD

HOW WE DEVELOP IT

Sovereign Wealthcare is the framework behind The Wealth School. It integrates Existential Portfolio Theory (ExPT) with a rigorous applied lineage of developmental science, behavioral decision-making, systems thinking, and experiential learning — supported by secure-base relational principles.

Together, these frameworks form a structured, practical method for strengthening judgment, emotional steadiness, relational maturity, and long-term self-direction in real-world complexity.

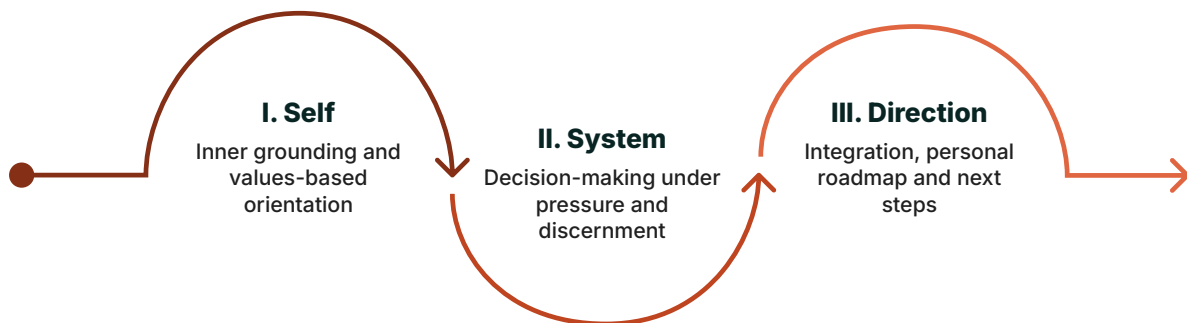
In the residency, this method becomes tangible through portfolio mapping, guided decision practice, embodied learning, and real-world integration — so growth is measurable, usable, and sustained.

STRUCTURE, RHYTHM & INTEGRATION

HOW THE 10 DAYS ARE STRUCTURED

The residency is designed with **deep architecture** and a **light, accessible interface**. Each day follows a simple rhythm: **one big idea + one practical tool + one lived practice** — so learning is integrated, not overwhelming.

The program unfolds in three movements:



Decision Labs (ExI Practice Thread): Across the 10 days, participants complete short, guided decision scenarios that train judgment under pressure — including trade-off clarity, relational integrity, and horizon thinking — in a way that is practical, non-moralizing, and developmentally appropriate.

HOW THE 10 DAYS ARE LIVED

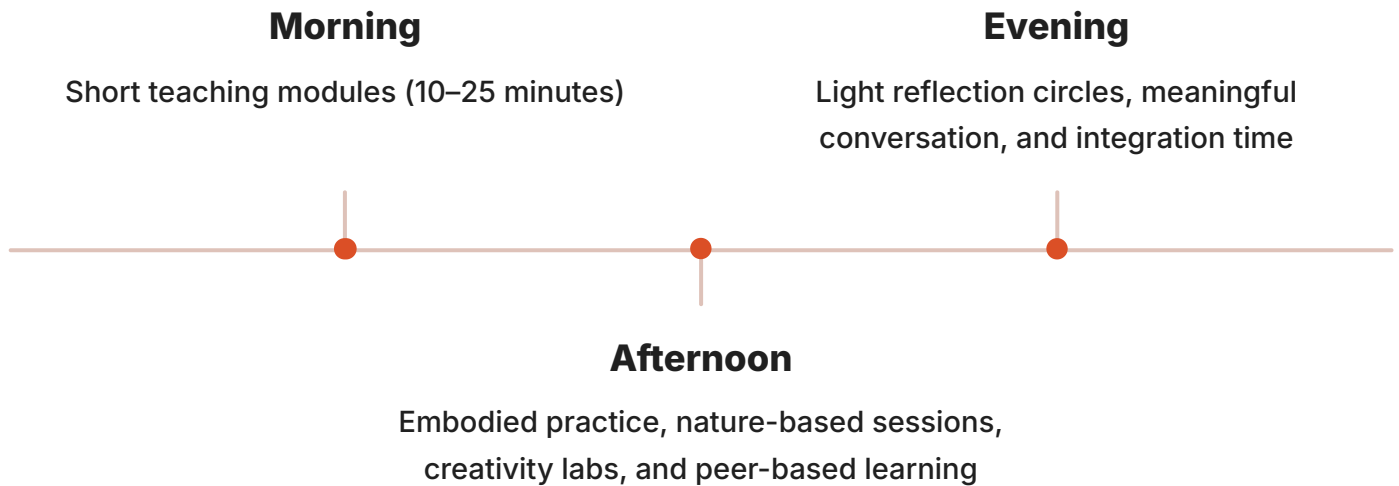
Every day includes a practical core that all participants can engage with easily, with optional deeper layers for those ready to explore further:

- | | | |
|-----------------------------|----------------------------|-------------------------------|
| • Level 1: Practical | • Level 2: Personal | • Level 3: Existential |
| What I do | What I feel / need | What it means |
| | | Who I become |

This layered structure keeps the experience **accessible, emotionally safe, and non-overwhelming**, while still allowing profound growth for participants ready for deeper reflection.

THREE MODES OF LEARNING

The residency follows a stable daily rhythm designed for focus, embodiment, and real integration:



This rhythm keeps the experience **grounded, spacious, and memorable** — with depth built through repetition and practice rather than intensity or overload.

DIGITAL RHYTHM & ATTENTION DESIGN

The program supports healthy attention and focus through a respectful, structured approach to technology. Rather than enforcing rigid restrictions, we use clear containers that protect learning while maintaining autonomy — such as keeping phones away during modules, creating intentional check-in windows, and offering optional off-screen challenges in the evenings.

The result is a high-trust environment where participants build maturity through structure, practice, and lived experience — not pressure or performance.

THE PROGRAM OVERVIEW

MOVEMENT I — SELF (DAYS 1-3)

IDENTITY, EMOTIONAL GROUNDING, ENERGY & MEANING

Day 1 : Arrival & Belonging

One insight: Growth requires safety. Confidence builds faster in a trusted field.

One tool: Group Agreements (simple norms for respect, privacy, and participation).

One practice: Grounding, orientation, and community-building through light exercises and guided connection.

ExI capability: Relational safety + presence (becoming steady in a new environment).

Day 2: Emotional & Life Force Capital

One insight: Your state shapes your choices — regulation is a life skill, not a personality trait.

One tool: The State Check (what am I feeling, and what do I need?)

One practice: Practical regulation techniques and body-based awareness to recognize stress patterns and restore steadiness.

ExI capability: State awareness → self-regulation (choosing from calm, not reactivity)

Day 3: Meaning & Direction (Spiritual Capital)

One insight: Direction becomes clearer when values are named — not inherited or performed.

One tool: The Sovereign Question (a personal guiding question for the next season).

One practice: Guided reflection to clarify values, curiosity, and inner orientation — with simple language and real-life application.

ExI capability: Values clarity + inner compass (orientation without external approval).

Outcome:

A grounded inner base — participants build self-awareness, emotional steadiness, and a clearer sense of what matters to them, so they can navigate uncertainty without losing themselves.

MOVEMENT II — SYSTEM (DAYS 4–7)

HOW I THINK, CHOOSE, RELATE & CREATE

Each day focuses on a different Life Capital through practical learning, lived practice, and real-world integration — using clear language and a developmentally appropriate rhythm.

Day 4: Financial Capital

Insight: Money is never just math — it's beliefs, emotions, and choices.

Tool: The Money Story Check (what story do I believe about money, and is it helping me?)

Practice: A short Choice Lab focused on real-life trade-offs and decision-making under pressure.

ExI capability: Trade-off clarity + integrity under incentives (making clean decisions without self-betrayal).

Day 5: Intellectual Capital

Insight: Your mind has patterns — once you notice them, you can steer them.

Tool: The Thought Loop Check (is this story true, useful, or just familiar?)

Practice: Defaults & Discernment Lab — spotting mental shortcuts and returning to clarity.

ExI capability: Thinking patterns + discernment (noticing assumptions and default stories).

Day 6: Relational & Social Capital

Insight: Relationships don't need perfection — they need honesty and boundaries.

Tool: The Clean Line (I feel / I need / my boundary is).

Practice: Truth + Repair Lab — practicing how to say no, ask for support, and repair tension with maturity.

ExI capability: Boundaries + truth + repair (staying human in conflict).

Day 7: Creative & Time Capital

Insight: Your attention shapes your life more than your talent does.

Tool: The Attention Audit (what drains me vs what brings me alive?)

Practice: Focus + Flow Experiment — simple rhythm shifts that strengthen creative output and healthier time use.

ExI capability: Attention mastery + horizon thinking (time as a life-shaping choice).

Outcome:

Stronger Existential Intelligence (ExI) — participants learn how internal patterns and external pressures shape their choices, and how to respond with greater clarity, maturity, and self-trust.

MOVEMENT III — DIRECTION (DAYS 8-10)

MY LIFE CAPITAL PORTFOLIO & WHAT COMES NEXT

Day 8: Mapping the Life Capital Portfolio

One insight: Clarity creates agency — you can't grow what you can't see.

One tool: The Life Capital Portfolio Map (Core / Supportive / Underweighted Holdings).

One practice: Guided mapping through reflection and structured conversation — **not testing** — to identify:

- **Core Holdings (Leading Capitals):** signature strengths
- **Supportive Holdings:** stabilizing resources
- **Underweighted Holdings:** areas ready for growth

ExI capability: Self-assessment + pattern recognition (seeing your real portfolio clearly).

Day 9: Designing the Next Steps

One insight: Growth comes from small, consistent moves — not big promises.

One tool: The 60–90 Day Practice Plan (1–2 capitals, simple rhythm, realistic steps).

One practice: Participants design 1–2 concrete experiments to strengthen chosen capitals — such as habits, micro-boundaries, creative actions, key conversations, or time shifts.

ExI capability: Agency + experimentation design (small commitments that compound).

Day 10: Closing & Threshold Crossing

One insight: A direction becomes real when it is named and lived.

One tool: A Commitment Sentence (*clear, personal, sustainable*).

One practice: Integration circle, group reflection, symbolic closure, and a conscious return home with a portable set of practices.

ExI capability: Identity coherence + commitment (a direction you can live with).

Outcome:

A personal life roadmap — participants leave with a clear Life Capital Portfolio, a realistic next-step plan, and the confidence to make choices that match who they are becoming.

OUTCOMES & TAKEAWAYS

By the end of the residency, participants leave with stronger **Existential Intelligence (ExI)** — the capacity to stay grounded under pressure, think clearly in complexity, and make decisions they can stand behind over time.

EXI OUTCOMES (JUDGMENT IN REAL LIFE)

Participants commonly develop:

- **Faster emotional recovery** after stress (less reactivity, more “pause → respond”)
- **Clearer trade-off thinking** when values, incentives, and belonging pressures collide
- **More mature relationships**, including boundaries, truth-telling, and repair
- **Stronger attention and time control**, with less drift and distraction
- **Increased self-direction**, confidence, and follow-through without external pushing

LIFE CAPITAL OUTCOMES (PORTFOLIO BALANCE)

Participants learn to see and strengthen their Life Capital Portfolio with clarity — understanding:

- which capacities are already strong and stable
- which are supportive but underused
- which are underweighted and ready for development

To make progress visible without formal testing, each participant completes a simple baseline reflection early in the residency and revisits it at the end using the same Life Capital lens.

TANGIBLE TAKEAWAYS

Each participant leaves with:

- a personal **Life Capital Portfolio Map** (Core / Supportive / Underweighted Holdings)
- a **60–90 Day Practice Protocol** focused on 1–2 Life Capitals
- a clear **Commitment Sentence** capturing their next direction
- a practical **toolset** for self-regulation, decision clarity, boundaries, and attention design

THE PARENT BRIDGE (TRANSFER INTO REAL LIFE)

Participants also complete a short **Parent Bridge Page** designed to support integration at home — including:

- “What helps me under stress”
- “What I’m practicing next”
- “How you can support me (without controlling me)”

WHAT PARENTS COMMONLY NOTICE AFTER

In the weeks following the residency, parents see:

- greater emotional stability and fewer reactive cycles
- clearer communication and reduced conflict patterns
- more grounded choices around friends, time, and priorities
- improved agency, follow-through, and self-respect
- a visible shift from performance to inner grounding and real maturity

The outcomes are designed to be **practical, observable, and sustained** — supporting young people in school life, family dynamics, relationships, and early adulthood decisions.

In short: **it helps a young person become someone you can trust with freedom.**

FOUNDER-LED + CORE FACULTY + SPOTLIGHT EXPERTS

The ExI Residency is led on-site by **Ryna Mi** (Founder & Architect-in-Residence), supported by a small core faculty team that holds continuity, safety, and cohort culture across the full 10 days.

CORE FACULTY (ON-SITE THROUGHOUT)



Architect-in-Residence & Applied Judgment Lead

Ryna Mi

Holds the intellectual architecture of the residency and leads the Applied Judgment thread across all 10 days. Designs and facilitates the Decision Labs, training participants in trade-off clarity, incentive awareness, and horizon thinking under real-world pressure. Guides Life Capital Portfolio mapping and integration, ensuring coherence between insight, identity, and action.

Primary Domain: Judgment formation, decision architecture, portfolio thinking, integration.

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Secure Base & Relational Field Supervisor

Prof. George Kohlrieser

Holds the psychological safety and relational integrity of the residency. Establishes secure-base principles, healthy boundaries, and repair capacity within the cohort. Models mature conflict navigation and strengthens relational and social capital through lived group experience.

Primary Domain: Safety, boundaries, repair, relational maturity under tension.

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Intercultural & Intergenerational Context Lead

Joy Reinelt

Provides systemic and generational context for decision-making. Helps participants situate personal identity, values, and incentives within broader cultural, economic, and historical dynamics. Strengthens horizon thinking and stewardship awareness.

Primary Domain: Systems awareness, generational positioning, macro-context thinking.

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Community Experience & Cohort Integration Lead

Ceci Davalos

Oversees the relational and operational coherence of the 10-day container. Ensures smooth communication within the faculty team, steady cohort rhythm, and seamless transitions across movements. Monitors group energy and cohesion so growth unfolds in a stable, well-held environment.

Primary Domain: Container integrity, flow management, community coherence.

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Self-Regulation & Attention Lead

Matthew Kelemen

Leads embodied regulation training across the residency. Teaches practical tools for state awareness, nervous system recovery, and attention discipline — enabling participants to perform under pressure with steadiness rather than reactivity..

Primary Domain: Emotional regulation, Life Force stability, attention mastery.

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Land & Culture Integration Lead

Julia Bethwaite

Leads the Switzerland-based experiential integration stream. Curates and oversees nature-based and cultural experiences as applied learning environments. Ensures all activities are capability-based, safety-led, and aligned with ExI development.

Primary Domain: Experiential learning through place, environmental integration, applied maturity in real settings.

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SPOTLIGHT SESSIONS

The residency includes two curated Spotlight Sessions to anchor ExI in real-world domains shaping the Rising Generation today:

Financial Capital Spotlight

Switzerland anchor — incentives, stewardship thinking, and value-aligned choices

Time & Attention Spotlight

AI-era anchor — attention design, digital self-leadership, and long-horizon thinking

Why this matters: participants are held by a consistent, mature adult team — so growth is built through **trust, continuity, and real-world practice**, not novelty or performance.

WHO IT'S FOR (AND WHY IT WORKS)

The Multi-Capital Residency is designed for older teens in the Rising Generation (ages ~16–19, maturity-based) who are entering a more independent phase of life and want stronger judgment, emotional steadiness, and self-direction in real-world complexity.

IDEAL FIT

This residency is especially valuable for young people who:

- are capable and intelligent, but want greater **inner stability and follow-through**
- are navigating social pressure, comparison, or high expectations — and want a clearer inner compass
- want more maturity in communication: **boundaries, honesty, and repair**
- are beginning to face real choices around **money, time, relationships, identity, and direction**
- want a high-trust environment that builds confidence through practice, not performance

The residency works because it is **structured, skills-based, and experiential** — developing capability through repetition, real-life application, and guided decision practice, rather than advice or abstract theory.

ELIGIBILITY & FIT

The program is not designed around “achievement level.” It is designed around **readiness and maturity**.

A strong participant fit typically includes:

- willingness to engage respectfully in a small cohort environment
- openness to reflection and practical experimentation
- basic capacity for **self-regulation and recovery after stress**
- ability to participate without persistent withdrawal, disruption, or resistance
- respect for group norms around privacy, psychological safety, and responsibility

The Wealth School is not remediation, and it is not clinical intervention. It is a **developmental residency** for young people ready to build the inner architecture that adulthood will require.

WHEN IT MAY NOT BE THE RIGHT FIT

This residency may not be the best match if a participant is:

- in an acute mental health crisis requiring clinical support
- strongly resistant to group participation or any reflective practice
- unable to respect safety norms around privacy and interpersonal conduct
- expecting transformation without engagement or responsibility

In such cases, we are happy to recommend alternative pathways that may be more appropriate.

SMALL COHORT, HIGH-TRUST ENVIRONMENT

The Wealth School's programs are intentionally designed as a **small cohort experience**, creating a high-trust learning environment where young people build maturity through structure, lived practice, and real integration — not pressure, competition, or performance.

ADMISSIONS PROCESS

To protect the quality, cohesion, and psychological safety of the cohort, admission is **curated**. Each participant completes a short pre-residency intake and a brief conversation to confirm readiness, maturity fit, and group compatibility.

This ensures the residency remains a high-trust environment where participants can engage fully, contribute meaningfully, and grow without unnecessary pressure or overwhelm.

All conversations are handled with discretion and respect for family privacy.

SETTING & EXPERIENCE: SWITZERLAND / MONTREUX

The Wealth School takes place in **Montreux, Switzerland**, on the shores of **Lake Geneva** — in a calm, beautiful environment designed to support focus, embodiment, and real integration.

Participants are hosted in a **fully private building of the Institute Monte Rosa**, creating a contained, high-trust setting with strong privacy and clear structure. The residency is **co-educational**, with thoughtful accommodation design — including separate floors where appropriate — to ensure comfort, safety, and discretion.

We maintain a respectful and inclusive environment. Participants are welcomed as they are, and individual needs around privacy, identity, and comfort are accommodated with care — without compromising group cohesion or drawing unnecessary attention.

LAND & CULTURE INTEGRATION

Switzerland is not only the backdrop of the residency — it is part of the learning environment. Curated cultural and nature-based experiences reinforce presence, confidence, emotional steadiness, and real-world decision-making.

Depending on the final schedule, experiences may include:



Montreux Jazz Festival



Glacier 3000 Excursion



Lake & Mountain Activities

Hiking, cycling, kayaking, and water-based exploration



Optional Higher-Adventure

Paragliding and via ferrata for participants who are ready and eligible

FOOD & WELLBEING

Meals are designed to support energy, health, and stability throughout the residency. Dietary requirements are accommodated with care, including **kosher, halal, vegetarian, vegan**, and other individual needs.

The setting is designed to be more than a location — it becomes a living laboratory for maturity, coherence, and integration.

WHAT'S INCLUDED

THE RESIDENCY INCLUDES:

- 10 full days of program delivery across the three movements (*SELF → SYSTEM → DIRECTION*)
- all teaching modules, guided exercises, reflection formats, and decision practice
- the complete **Life Capital Portfolio Map** process and personalized outputs
- a **60–90 Day Practice Protocol** and individual next-step plan
- curated **Land & Culture Integration activities**, with optional add-on experiences available
- **accommodation** in a fully private building of the Institute Monte Rosa
- **all meals**, with dietary requirements accommodated (*including kosher, halal, vegetarian, vegan, and other individual needs*)
- daily facilitation, supervision, and participant support within a respectful, structured environment

Optional Experiences & Add-Ons

Some experiences are included as part of the residency's Land & Culture Integration (such as local lake and mountain activities). Higher-adventure or externally operated experiences — such as **paragliding, via ferrata, and selected excursions (e.g., Glacier 3000)** — may be offered as **optional add-ons**, depending on conditions, readiness, and availability.

Where applicable, pricing and logistics for optional experiences are shared in advance, and alternative tracks are provided so every participant remains fully included in the program experience.

STANDARDS & CARE

The Wealth School operates with a private-school level of duty of care and discretion. The residency is held by a consistent on-site adult team, with structured supervision, safeguarding standards, and a high-trust group culture.

Participant privacy is protected throughout. Emergency and local support protocols are in place, and parents/guardians are contacted immediately if anything requires attention.

NEXT STEPS & ENROLLMENT

The Wealth School 's programs are offered in a **small cohort** to protect quality, safety, and depth of experience. Participation is confirmed through a brief, curated process designed to ensure readiness, maturity fit, and cohort cohesion.

Next steps typically include:

- a short parent inquiry and availability confirmation
- a concise participant intake (*readiness, interests, practical needs*)
- a brief conversation to confirm fit and group compatibility
- confirmation of participation and logistics coordination

Once enrollment is confirmed, families receive a clear pre-arrival briefing covering the residency rhythm, arrival details, packing guidance, dietary requirements, and optional add-on experiences. **All communication is handled with discretion and respect for family privacy.**

A NOTE TO PARENTS

The Wealth School exists for a simple reason: young people are growing up in a world of unprecedented speed, pressure, and complexity — and what will matter most is not only talent or opportunity, but **judgment, stability, and self-direction.**

This residency does not shape a young person into a predefined ideal. It strengthens the inner architecture that helps them make better choices, protect what matters, and build a coherent life from the inside out.

The goal is not perfection. The goal is maturity — the kind that allows freedom to be held well, relationships to remain intact, and direction to emerge with confidence over time.

WHAT PARTICIPANTS CAN DO AFTER DAY 10 THAT THEY OFTEN COULDN'T DO BEFORE

- ✓ **Pause under pressure and recover faster from stress**
Less reactivity, fewer spirals
- ✓ **Name what matters when values collide**
Clearer trade-offs, less self-betrayal
- ✓ **Set a clean boundary without drama**
Handle discomfort without collapsing or attacking
- ✓ **Repair after tension rather than avoid, deny, or escalate**
Relational maturity in real life
- ✓ **Protect attention and time with simple habits that actually hold**
Less drift, more focus
- ✓ **Make clearer choices around money, status, and belonging**
Less impulse, more integrity
- ✓ **Leave with a concrete next-step plan they can execute for 60–90 days**
Not just insights — practical capability that holds in real life

**The aim is not a motivational peak —
it is practical capability that holds in real life.**