

What the AI-Wealthy Can Learn from Business Families About Living with a Windfall

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KEYWORDS: AI, Philanthropy, entrepreneurial wealth.

Artificial intelligence is creating fortunes faster than people learn to live with them. Bankers, lawyers and tax advisors arrive almost overnight, but help with the emotional and family side of sudden wealth usually does not.

In October 2025, more than 600 current and former OpenAI employees collectively converted \$6.6 billion of equity into cash through a share sale, an average of roughly \$11 million per seller. Around 75 were able to sell the maximum \$30 million each.

That single event says something important about the moment we are entering. Artificial intelligence seems to be compressing the usual life cycle of wealth. Fortunes that once took decades or generations to build are now emerging within a few years, sometimes even before a company goes public.

The sale was not an isolated event. Forbes counted at least 86 AI-related billionaires on its 2026 list, worth about \$2.9 trillion combined, 45 of them new in a single year. The coming Anthropic and OpenAI listings are expected to create thousands of new AI millionaires. No one has a reliable count, but the number of people suddenly learning to live with great wealth is clearly large.

While the figures are extraordinary, they hide a paradox that may matter more than the money itself. The people building the world's most sophisticated technology may find themselves with remarkably unsophisticated systems for deciding what their wealth is for.

And that gap between the ability to build sophisticated technology and the readiness to decide what wealth is for can emerge surprisingly quickly. A recent precedent shows how this gap can play out. Before SpaceX's

listing in June 2026, wealth advisors working with its employees said many younger staff were "really not prepared" for the wealth coming their way. Many in their 20s and 30s had never heard of basic estate-planning tools, and one adviser described clients aged 27 to 35 holding \$5 million to \$15 million in company stock. Employees of AI companies approaching their own listings may find themselves in much the same position: young, and unprepared for an upcoming windfall.

Adjusting to sudden wealth is not only a financial task. As psychotherapist Doriel Jacov told the personal-finance site Moneywise, "When someone becomes wealthy very quickly, their external circumstances often change faster than their internal world." That mismatch can leave the newly wealthy with anxiety, strained relationships and a loss of direction.

This inner side of wealth is where business families with long-standing fortunes have the most to offer. Sudden wealth raises emotional and relational questions, and these families have been working through them for generations. Their experience can help new AI wealth holders adjust to their windfall more wisely.

What's Overlooked When Wealth Moves Fast

Imagine an AI founder in her mid-forties who suddenly becomes worth \$100 million. Within months, she will probably have private bankers, lawyers, tax advisors and investment managers around her. Her assets can be diversified, protected through carefully designed legal and tax structures, and professionally managed. She may set up trusts and begin estate planning.

All of this may be necessary. Yet, while the formal architecture around the wealth is taking shape, some of the questions that may ultimately shape her relationship with that wealth most deeply can remain in the background.



How much is enough for herself and for her family? Should her husband have an equal voice? What does she want her children to inherit beyond the assets themselves? What responsibilities should come with the wealth? When should her children begin participating in decisions? What does she want this wealth to make possible for the family, and what does she not want it to do to them?

And then there are the more personal questions, about her own life. Work that gave her days structure and meaning may no longer be financially necessary. Old friends and colleagues may start to treat her differently, and she may wonder who values her for herself. There is also a quiet pressure to decide quickly and to be seen using the wealth well. In many business families, the business itself has given each generation a role and a sense of responsibility. New AI wealth holders, often cashing out of the companies they built, may need to find that anchor elsewhere, and build it deliberately: a new venture, a role in guiding the family's wealth, or work that keeps them learning and useful to others.

They are not softer questions. They are a different kind of complexity, and they deserve attention early.

Lessons From Older Wealth

After years observing and advising business families navigating wealth, I have seen these questions become more consequential as wealth moves beyond the person who created it.

The reason is relatively simple. Large fortunes affect relationships and shape how children grow up. In time, they also place responsibility in the hands of people who played no role in creating the original wealth. Families that have lived with substantial wealth for generations have had much longer to confront this process. They have certainly not always done it well. In fact, many of the lessons we have today exist precisely because families of wealth got things very wrong at first.

This is not to say that their experience offers new wealth holders a formula. But it can help them recognize some of these questions earlier, before structures harden and disagreements become difficult to unwind.

Choose Advisors Who Ask the Right Questions

Another thing happens very quickly around new wealth,

quite unsurprisingly: People arrive. The banker introduces a lawyer, the lawyer recommends a tax advisor, someone suggests a trustee or investment specialist. Before long, an entire advisory ecosystem can form without anybody really designing it.

Experienced entrepreneurial families have learned to pay enormous attention to this close circle, and new wealth owners would do well to follow their lead. These people do more than execute transactions. They shape how wealth owners come to understand their wealth and, just as importantly, which questions get asked.

Part of what business families have learned is that the damage from a poor choice comes slowly. A bad investment hurts quickly and visibly. The wrong advisors work more quietly, shaping decisions and the next generation's readiness, often for decades.

A second lesson concerns how advisors work together. The investment manager may focus on returns, the lawyer on protection and the tax advisor on efficiency. Each may be excellent at what they do, but the wealth owner lives with all of those decisions at the same time. Someone therefore needs to keep asking whether the pieces still fit together and whether they serve what the newly wealthy person is actually trying to achieve. In families that have held wealth for generations, the gaps tend to show only when the stakes are highest -- after a death, for example, or during the handover to the next generation.

So when choosing advisors, technical credentials are only the starting point. Families that have managed wealth for generations also look for four qualities:

- **Honesty and independent judgment:** Advisors should be willing to say something the wealth owner may not want to hear.
- **Transparency and accountability:** Fees, incentives, conflicts and responsibilities should be clear.
- **Alignment:** The wealth owner's objectives should shape the structures and solutions around the wealth, not the other way around. Families that have lasted across generations define those objectives first.
- **Collaboration:** Good advisors know the limits of their expertise, bring other people into the room when needed, and do not treat the client as territory to protect.

In the end, good advice is not judged only by the decisions it produces today. Like good parents, good advisors help wealth owners make their own decisions with growing confidence, so that over time they need the advisors less, not more.

That matters even more once the wealth stops belonging to one person and starts to involve the family around her.

When ‘My Wealth’ Becomes ‘Our Wealth’

Let’s return to the founder we met earlier. At first, most decisions about the wealth will naturally be hers. Over the years, though, her husband will probably become more involved, and her children will grow up and start families of their own. A divorce may bring an ex-spouse into the picture, and a second marriage may bring a second family. Little by little, what began as an individual fortune takes on a family dimension.

In those early years, her decisions reflected her own priorities, mainly security and continued backing for the AI companies she believed in. Later, her adult daughter starts to question whether so much of the family’s wealth should stay tied to one industry, while her husband, who has been active in the start-up world, wants to fund ventures of his own.

At some point, as happens with most generational wealth, the question is no longer simply, what should we do with the money? It becomes: Whose wealth has this become?

Does the founder still have the final word because she created it? When do children move from beneficiaries or invited participants to people with genuine influence? Should stepchildren and grandchildren be treated the same way? Which decisions should remain hers, and which should gradually become family decisions?

This is where wealth becomes deeply relational. Legal documents and structures can tell a family who can decide. What they cannot necessarily determine is how authority will actually be exercised as relationships and generations evolve.

For that reason, some of these more human conversations about wealth are worth having before there is a conflict to solve.

Leave Room for People Not Yet in the Room

If new AI millionaires take only one lesson from generational wealth, it should be this. Decisions made at one moment can shape a family for decades. A trust or a family office can keep carrying the founder’s assumptions long after the world that produced them has changed, for better or worse.

That does not mean founders should hold back from acting on what they believe. It means knowing the difference between passing on convictions and passing on conclusions.

In practice, that means explaining why something mattered and what might have changed her mind. That way, the next generation inherits the reasoning without being bound to repeat the same answers in a different world.

Not every early choice has to be permanent. Some decisions deserve continuity, while others are better left open for people who are not yet in the room.

Lessons for Living With a Windfall

Leaving room for the next generation brings us back to where this article began, with the speed of AI wealth. Much of the discussion around the AI wealth boom focuses on capital. The larger question is whether the people holding the wealth, their advisors and their families are developing at the same speed. Families that have carried wealth across generations suggest five lessons for anyone facing a sudden windfall:

- **Take time to adjust before making permanent decisions:** Business families build pauses into their biggest decisions. A new wealth holder can let trusts and other permanent structures wait until the ground feels steadier.
- **Choose advisors who ask the right questions:** Look for people who will challenge you and who leave you more capable rather than more dependent.
- **Give the human questions equal weight:** Your sense of purpose and your relationships usually matter more than they first appear.
- **Think about authority before conflict appears:** Talk about who decides while everyone still agrees, not in the middle of a disagreement.

- **Leave some things open:** Pass on convictions rather than conclusions, and revisit plans as the family changes.

In the end, all five lessons point to the same few questions. Who should decide? What remains mine, and what becomes my family's? And, perhaps most importantly, what is all this wealth ultimately for?

This may be the tension at the heart of the new AI wealth. AI may create fortunes at extraordinary speed. But the people and families receiving them will still have to learn how to live with that wealth at human speed.

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