What Test Match Rugby Teaches Us About Building and Protecting Wealth

By Mark MacSymon CFP® Private Client Holdings

Mark MacSymon CFP® Wealth Manager at Private Client Holdings

In a world that feels increasingly uncertain, success, whether on the rugby field or in managing wealth, rarely comes down to prediction. It comes down to preparation, clarity and the discipline to keep making good decisions under pressure.

While rugby pitches, boardrooms and investment markets may appear worlds apart, the principles that drive sustained success in elite sport are remarkably similar to those that underpin successful wealth management.

1. Success Starts with a Clear Goal

One of the biggest misconceptions in both sport and investing is that success begins with tactics or talent alone. In reality, it starts with clarity of purpose.
Many people initially assume wealth management is about investments, portfolios and technical expertise. In practice, the most important step is understanding what truly matters to a client and what they are trying to achieve. Stormers U23 coach Tom Dawson-Squibb recently described to me how players can become obsessed with outcomes – making the team, winning the match or securing a contract – while losing

sight of the behaviours that made them successful in the first place. The most effective performers focus on the path ahead, rather than constantly staring at the summit.

In wealth management, the equivalent is asking what the money is ultimately for: financial independence, a family legacy, funding future generations or supporting causes that matter. Without clarity, every market movement feels significant. With clarity, short-term distractions become easier to ignore. Once you understand your "why", you are far less distracted by market fluctuations and far more committed to the long-term plan designed to help you reach the outcomes that matter most. Goals provide the direction; and investments and tactics are simply the vehicles to get there.

2. Preparation Beats Prediction Every Time

Elite rugby teams do not win because they can predict exactly what will happen on game day. They win because they are prepared for a wide range of possible outcomes. At a recent Private Client Holdings event, World Cup-winning cricket coach Gary Kirsten made the same point: success is built long before competition begins, through preparation, pressure-tested systems and the ability to make good decisions when conditions become difficult. Investors often want certainty before acting. They want to know where markets will go next, whether currencies will strengthen or when geopolitical risks will subside. Yet nobody can reliably predict the future, not even experienced investment professionals.

The real objective is preparation: building plans robust enough to withstand unexpected outcomes. Just as a sports team relies on coaches, analysts, physiotherapists and medical specialists, successful families need an integrated team that can stress-test their plans from multiple angles, including investment, tax, estate planning, risk management and succession.

3. Performance Is Built on Connection, Not Individual Brilliance

Popular culture often celebrates the lone genius, the superstar athlete, the visionary entrepreneur or the fund manager who makes the perfect call. Sustained success, however, is rarely an individual achievement. Rather, it emerges through meaningful connection with others. As Dawson-Squibb puts it, "Elite teams succeed because trust creates performance. Players know their teammates will fulfil their roles, while coaches createc environments where individuals make one another better. Over time, those small, consistent behaviours build confidence and trust.

In wealth management, connection serves a similar purpose. Financial decisions are deeply emotional because people are not looking at numbers on a screen; they are looking at their future, their families, their businesses and their life goals.

During periods of market volatility, a trusted adviser's value extends beyond technical expertise. It is about providing perspective, clarity and confidence when emotions threaten to overwhelm rational decision-making. Whether facing a test series match against the formidable All Blacks, a business challenge or turbulent investment markets, people perform better when they know they are not facing uncertainty alone.

The Real Competitive Advantage

Markets create noise, sport creates noise and life creates noise. The highest performers, whether athletes, investors or business leaders, develop the discipline to distinguish what matters from what merely distracts.

Focusing solely on the end-goal, preparing consistently rather than trying to predict perfectly, and surround yourself with trusted people who help them perform at their best.

In sport, those principles create champions. In wealth management, they help families build, preserve and transfer wealth across generations.