



# THE **9:03** COLLECTIVE

**THE FOUR PILLARS  
OF WELLNESS**

FOUNDATIONS SERIES

## THE 9:03 COLLECTIVE'S FOUR PILLARS OF WELLNESS: A HOLISTIC PATH TO FLOURISHING

In a single transformative moment, Adam Bruderly's life was forever changed at 9:03 AM on September 11, 2001. As a survivor of the World Trade Center attacks, he emerged from that tragedy with a profound realization: life is not merely something to be survived, but something to grow through, learn from, and ultimately thrive within. In the years that followed 9/11, Adam began to reimagine his life with renewed purpose. His personal journey of healing and growth revealed the power of focusing on four key domains of wellness – Physical, Mental, Financial, and Spiritual – as the foundations of a fulfilling life. These insights gave birth to The 9:03 Collective's coaching philosophy, built on "Four Pillars of Wellness" that anchor long-term transformation.

The Four Pillars of Wellness are not isolated silos; they are deeply interconnected aspects of who you are today and who you aspire to become. Strengthening each pillar in harmony creates a powerful multiplier effect where working on one pillar inevitably benefits the others (6). Just as a building needs a strong foundation, a flourishing life requires balance across physical vitality, mental resilience, financial purpose, and spiritual meaning. In this white paper, we explore each pillar in depth, illustrating how they weave together into an integrated system for personal transformation and flourishing. Our goal is to educate and inspire you – as a prospective or current client of The 9:03 Collective – to envision your own holistic growth across these domains, guided by the same principles that helped our founder turn adversity into a life of purpose and growth.

### PHYSICAL WELLNESS: STRENGTH AS THE FOUNDATION OF GROWTH

Physical wellness is the foundational pillar that supports all others – it's about cultivating a strong, healthy body that can carry you through life's endeavors. When you invest in your physical health, you're not just improving your body; you are building the energy, endurance, and confidence that fuel progress in every area of life (2). Physical wellness in our coaching model includes a balanced focus on:

- **Cardio** – Regular aerobic exercise (like walking, running, cycling, or rucking) strengthens your heart and lungs, increases stamina, and improves circulation. Cardio activity not only reduces the risk of cardiovascular disease but also releases endorphins that elevate your mood and reduce stress(1). Even a brisk walk can "improve your mood" and sharpen your mind immediately after exercise (1), underscoring the mind-body connection.

- **Strength** – Strength training (through weightlifting, bodyweight exercises, or resistance training) builds muscle mass, bone density, and functional fitness. A strong musculoskeletal system improves posture, balance, and the ability to perform everyday tasks with ease (2). Beyond the physical benefits, developing strength often boosts self-esteem as you witness your own progress and realize you can achieve goals with consistent effort.
- **Recovery** – Rest and recovery are as crucial as activity. This includes quality sleep, nutrition, hydration, and practices like stretching or yoga that promote flexibility and injury prevention. Adequate recovery allows your body to repair and grow stronger after workouts. It also resets your nervous system, preventing burnout and supporting mental clarity. For example, sleep is a key part of recovery – regular physical activity actually helps you sleep better at night (1), and in turn, good sleep improves your mood, focus, and energy for the next day.

Physical wellness is often considered “the first domino” in holistic growth – when you take care of your body, other areas of life often follow. Research shows that being physically active can reduce the risk of depression and anxiety (1). It can even produce immediate mental benefits: after exercise, adults experience reduced short-term anxiety and improved cognitive function (1). In the long run, focusing on your physical health builds the confidence and self-esteem that support success in the other pillars (2). Think of how energized and capable you feel after a good workout or a full night’s sleep – that vigor spills over into your work, your relationships, and your ability to pursue personal goals. By strengthening your body through cardio, strength, and recovery, you lay a strong foundation for mental resilience, which is the next pillar of wellness we explore.

With a solid base of physical vitality, we turn to mental wellness – the pillar that governs our mind, emotions, and social connections.

## **MENTAL WELLNESS: CULTIVATING A RESILIENT MIND AND HEALTHY RELATIONSHIPS**

Mental wellness encompasses the health of our mind and emotions – it involves how we think, feel, and relate to the world around us. This pillar includes our emotional well-being, social connections, and our inner and outer awareness. According to the U.S. Department of Health and Human Services others, , mental health includes our emotional, psychological, and social well-being; it affects how we handle stress, relate to and make choices (9). In The 9:03 Collective’s framework, we highlight three key facets of mental wellness:

- **Social Well-Being** – Humans are inherently social creatures, and our relationships have a profound impact on our mental state. Nurturing healthy relationships with family, friends, colleagues, and community provides support, belonging, and joy. Strong social connections have been shown to protect people from life's discontents, help delay mental and physical decline, and predict long and happy lives more so than money or fame (3). In fact, a landmark 80-year Harvard study concluded that close relationships are the single strongest predictor of happiness, health, and longevity (3). Investing time in meaningful connections – whether through shared activities, honest conversations, or acts of kindness – feeds your mental wellness. It builds a support network you can lean on in tough times, those 2 A.M. friends and celebrate with in good times. (Even in a professional context, high social wellness – like having a best friend at work – dramatically improves well-being and engagement (5).
- **Emotional Wellness** – This refers to understanding, accepting, and constructively managing your feelings. Emotional wellness means developing resilience – the ability to cope with stress and bounce back from setbacks with a stable mindset. It involves practicing self-awareness of your own emotions and triggers, and self-regulation techniques such as deep breathing, journaling, or talking things through to process emotions in healthy ways. Building emotional intelligence (recognizing and productively expressing emotions) leads to greater mental stability and positive relationships. For example, learning to pause and practice mindfulness during emotional distress can significantly reduce anxiety and depression symptoms (4). The practice of mindfulness – calmly focusing your awareness on the present moment – has been shown to lower stress, improve sleep, and even help people manage pain (4). By being mindful and emotionally tuned-in, you avoid being overwhelmed by negative thoughts and cultivate a more optimistic, grounded outlook.
- **Inner and Outer Awareness** – Mental wellness also involves awareness on two levels: inner awareness of your thoughts, values, and motivations, and world awareness of your environment and how you engage with it. Inner awareness is essentially mindfulness and reflection – knowing who you are, what you believe, and why you react the way you do. This self-knowledge is empowering; it allows you to play to your strengths and address your blind spots. Outer or “world” awareness refers to being cognizant of your surroundings and the broader context of your life – from understanding the perspectives of people around you (empathy) to staying informed about the community and world you live in. Cultivating both levels of awareness leads to better decision-making and a sense of control.

It keeps you aligned with reality and purpose, rather than getting lost in unexamined thoughts. In practice, developing these forms of awareness might involve meditation, therapy or coaching conversations, continued learning, or simply honest self-reflection time. The result is greater mental clarity and adaptability in the face of change.

By strengthening social bonds, emotional resilience, and awareness, you fortify your mental wellness. This pillar has a natural connection with the physical and spiritual domains. For instance, when our physical, spiritual, and financial needs are met, we can manage day-to-day stresses much better (8)– our mind is more stable when the body is healthy, finances are in order, and we have a sense of purpose. Conversely, if mental wellness falters (due to chronic stress or loneliness, for example), it can manifest in physical symptoms or drain our motivation to engage spiritually. The four pillars are truly interwoven: challenges in one area can lead to struggles in others, and improvements in one create positive ripples across all (5).

After fortifying your mental pillar, you gain clarity and focus – qualities essential for the next pillar, Financial Wellness, where we align your resources with your purpose.

With a healthy body and mind, the next step is ensuring our financial lives support our overall wellness rather than detract from it.

## **FINANCIAL WELLNESS: ALIGNING WEALTH WITH PURPOSE AND PEACE OF MIND**

Financial wellness may not be the first thing that comes to mind with “wellness,” but it is an integral pillar of a flourishing life. In many ways, financial wellness provides stability and freedom that allow the other areas of wellness to thrive. This pillar is about developing a healthy relationship with money and aligning your finances with your deeper values – a concept we call Purpose-Based Planning, or finding your financial “north star”. Rather than chasing money for its own sake, purpose-based financial wellness means using money as a tool to support what truly matters to you in life.

At The 9:03 Collective, financial wellness coaching zeroes in on three core components:

- **Purpose-Based Planning (North Star Alignment)** – This involves clarifying your life goals and values (your “north star”) and building a financial plan around them. It’s a shift from viewing money as an end goal, to seeing it as energy that fuels your purpose. For example, if family, creativity, or community service are core values, financial planning will prioritize funding those areas (such as saving for your children’s education, taking a course to develop your creative skills, or achieving a work-life balance that allows you to engage in your passions).

- Purpose-based planning asks the questions: What does true wealth mean to you? and How can your financial decisions move you closer to the life you envision? When your finances are in harmony with your personal mission, you experience less internal conflict and more motivation to stick to financial discipline. Every dollar saved or invested has a meaningful intent behind it, which makes the journey to financial security more fulfilling.
- **Time**– Time is the only currency we can't earn back, yet we often spend it without intention—saying yes to obligations that don't align with our values, and no to the moments that matter most. In the context of financial wellness, how we manage our time is just as important as how we manage our money. This pillar invites us to reflect on the true cost of our choices, not just in dollars, but in days. How many summers do we have left with our kids? With our parents? With the people who bring joy and meaning to our lives? Summer represents more than a season—it's a metaphor for the quality of time: long days, family vacations, backyard baseball, barbecues, and shared memories. True financial wellness means protecting that time. It's about aligning your calendar with your core values, setting boundaries that honor what matters, and understanding that every "yes" is also a "no" to something else. By treating time as your most precious currency, you begin to spend your life—not just your money—with greater clarity and purpose.
- **Defining "True Wealth"** – True wealth extends beyond the numbers on a balance sheet. It encompasses financial security (having sufficient resources to meet your needs and some wants), financial freedom (the ability to make life choices without extreme financial stress), and financial contentment (feeling at peace with what you have). Many people chase a dollar amount, only to find it doesn't automatically bring happiness or fulfillment. Financial wellness coaching encourages you to define what "richness" means in your life. Often, it's a combination of monetary stability and intangible assets: meaningful relationships, time to enjoy life, health, and the joy of pursuing passions. When you define true wealth for yourself, you can avoid the trap of endless comparison or consumerism and instead focus on building a life that feels abundant to you. For some, true wealth might mean having a modest lifestyle but plenty of free time and low stress; for others, it could mean achieving a certain level of financial independence to travel or start a business. There is no one-size-fits-all – it's about aligning money with personal fulfillment.

Achieving financial wellness has profound effects on your overall well-being. Money problems are a leading source of stress for many adults – surveys consistently find that a large majority of people (around 80%) feel stressed about money (7), and nearly



half of U.S. adults say financial worries have a negative impact on their mental health(10). Chronic financial stress can manifest in anxiety, insomnia, strained relationships, even physical health issues like high blood pressure (2). By proactively getting your finances in order – creating a safety net of savings, reducing debt, and ensuring your money is working toward your goals – you reduce anxiety and create mental space to focus on growth in other areas. Indeed, research indicates that financial stress can cause insomnia and anxiety and harm relationship (2), whereas financial stability contributes to emotional well-being. In our holistic model, financial health is multifaceted and extends beyond a paycheck (11); it's about feeling secure and purposeful in how you earn, spend, save, and give. When your finances are aligned with your values (your “north star”), you experience a sense of integrity and peace that supports your mental and spiritual wellness too.

Financial wellness is not simply about income or a balance sheet. In our holistic model, it's about developing a healthy relationship with money and defining what true wealth means to you. That includes how you spend your time. Time is one of your most limited and valuable resources, and when your financial decisions give you more freedom to control it—whether to be with family, pursue your passions, or rest—you begin to understand wealth not just in monetary terms, but in moments. When your finances reflect your values and free you to live with purpose, you experience a sense of integrity and peace that supports your mental, physical, and spiritual well-being.

Financial wellness also ties back to physical health (e.g. the ability to afford healthy food, healthcare, or fitness opportunities) and forward to spiritual health – because when money worries are minimized, you can devote more attention to higher pursuits of meaning and self-actualization. With a solid handle on the financial pillar, you free yourself to focus on the Spiritual Wellness pillar, which gives depth and purpose to all the others.

With body, mind, and resources aligned, the final pillar – spiritual wellness – elevates your journey by connecting you to purpose and meaning beyond the self.

### **SPIRITUAL WELLNESS: CONNECTING WITH PURPOSE AND TRANSCENDENCE**

Spiritual wellness is the pillar that addresses the need for meaning, purpose, and connection to something greater than oneself. It's not necessarily about religion (though for some it may be); rather, it's about understanding who you truly are at your core, what you value most, and how you can connect to the broader fabric of life. In our coaching philosophy, spiritual wellness is explored through three dimensions of the self: self-awareness, self-interest, and self-transcendence.

- **Self-Awareness** – This is a deep, introspective understanding of your own identity, values, beliefs, and motivations. Whereas mental “inner awareness” (from the mental pillar) is about moment-to-moment mindfulness, the self-awareness in spiritual wellness is about seeing the bigger picture of you. It involves asking existential questions: What do I stand for? What gives me joy and fulfillment? What are my unique gifts? Cultivating self-awareness might involve meditation, journaling, prayer, or engaging in therapy/coaching to reflect on your life journey. The goal is to know yourself at a soul level – to recognize what your conscience, intuition, or inner voice is telling you. This clarity forms the bedrock of spiritual growth. When you understand your authentic self, you can live more congruently with your values, which brings a profound sense of peace.
- **Self-Interest (Self-Care and Personal Growth)** – Though “self-interest” might sound negative, here we mean it in the enlightened sense of investing in your own development and well-being. You cannot pour from an empty cup; caring for your own needs is what enables you to contribute to others. This facet of spiritual wellness encourages you to pursue activities and practices that nurture your spirit: reading and learning, spending time in nature, engaging in creative hobbies, or anything that makes you feel connected and alive. It also means setting healthy boundaries and giving yourself permission to prioritize what matters to you. Some might practice yoga or breathing exercises, others might schedule regular solitude to think and recharge – all are acts of healthy self-interest that build a strong spirit. Importantly, personal growth is a part of this dimension: continually seeking to improve yourself, develop character, and expand your understanding of the world. This commitment to growth honors the idea that life is a journey of becoming. By taking an interest in your own soul’s needs, you build a reservoir of strength and wisdom to share with the world.
- **Self-Transcendence** – This is the capstone of spiritual wellness: moving beyond the self to connect with something greater. Self-transcendence can take many forms – connecting with a higher power or the divine, dedicating yourself to a cause or service to others, or experiencing unity with humanity and nature. It’s the realization that while you are a unique individual, you are also part of a larger tapestry of life. Cultivating self-transcendence might mean volunteering for a cause you care about, practicing compassion and altruism, or simply experiencing awe and gratitude in the face of the cosmos. Psychologists have found that aligning our lives to a greater purpose or meaning tends to make us happier and even improves our brain health (12). In fact, having a sense of purpose has been linked to stronger relationships and greater resilience, whereas lacking purpose can leave one vulnerable to boredom and pessimism (12). By transcending your



- By transcending your own narrow self-interests – for example, mentoring someone without expecting anything in return, or contributing to your community – you often gain personal fulfillment, calm, and a sense of belonging. It’s a paradox recognized by many spiritual traditions: in giving of yourself, you grow yourself. Self-transcendence is about seeing your life as part of a bigger story and finding meaning in contributing to that story.

When you pay attention to spiritual wellness, you essentially answer the “why” of your life. Why be healthy? Why manage stress? Why seek financial stability? Often the answer lies in the desire to live with purpose, to love and be loved, to leave a legacy, or to simply experience life fully. Spiritual wellness ties all the pillars together by reminding us what it’s all for. It infuses our physical routines, mental practices, and financial plans with meaning. For Adam Bruderly, for example, surviving 9/11 led to a profound spiritual reevaluation – he found purpose in helping others flourish, which now lives in the 9:03 Collective’s mission. His story illustrates self-transcendence: transforming personal trauma into a source of hope and guidance for many others.

It’s important to note that spiritual wellness is deeply personal. For some it involves formal religion and worship, for others it’s private reflection or immersion in art and nature. There is no right or wrong way to connect with your spirit, as long as it provides self-understanding, inner peace, and inspiration to grow beyond old limits. What studies do show is that having some form of spiritual or purpose-oriented practice is correlated with better mental health and well-being (4). By becoming more self-aware and self-transcendent, you build a mindset that can find silver linings in difficulties, maintain hope under stress, and appreciate life more fully.

Finally, spiritual wellness often circles back to impact the other pillars in practical ways. A strong sense of purpose (spiritual strength) can motivate you to take care of your body (physical wellness) and to persevere through challenges (mental wellness). Likewise, if you view money through a spiritual lens – as a means to do good or express your values – financial decisions become more grounded and less driven by fear. In this way, the spiritual pillar acts as the heart of the four pillars, pumping meaning and motivation into the rest of the system.

## **AN INTEGRATED MODEL FOR THRIVING IN MODERN LIFE**

As we conclude this exploration of The 9:03 Collective’s Four Pillars of Wellness, one message stands out: true personal transformation comes from a holistic approach. In today’s world, this model matters now more than ever. We live in an era of

unprecedented complexity and challenge – from the global upheavals of recent years to the fast-paced, always-connected nature of modern life that can leave us depleted. Many people are seeking clarity, alignment, and sustainable growth amid this chaos. The Four Pillars model offers a roadmap to achieve exactly that by addressing the whole person.

Consider the landscape we face: technological and economic shifts demanding constant adaptation, a pandemic aftermath that brought physical and mental health struggles to the forefront, and widespread soul-searching about what truly matters in life. Stress levels remain high – for example, recent surveys show that young adults cite health and money as their top sources of stress (each affecting about 82% of respondents) (7). At the same time, studies have observed a 25% worldwide increase in anxiety and depression in the first year of the pandemic (13). People are not only worried about their physical health and finances, but also grappling with uncertainty and a hunger for meaning. In such a climate, focusing on just one aspect of well-being is not enough. You can have financial success yet feel emotionally burnt out and purposeless; or you might be physically fit but financially chaotic, causing chronic stress. The Four Pillars framework ensures that no part of your well-being is neglected – it recognizes that physical strength, mental resilience, financial health, and spiritual fulfillment reinforce each other to create a sturdy, balanced life architecture.

By consciously strengthening each pillar, you create unique connection. Improving your physical wellness boosts your energy and mood, which helps you tackle mental and financial challenges with more vigor. Nurturing your mental wellness reduces stress and opens your mind, enabling wiser choices and the capacity to appreciate life's spiritual dimensions. Achieving financial wellness lowers anxiety and expands your opportunities, freeing you to focus on health and personal growth rather than mere survival. And deepening your spiritual wellness gives you a guiding purpose and values, making it easier to stay motivated in your fitness routine, resilient in your mindset, and intentional in your financial journey. In short, each pillar feeds the others: your life becomes an integrated whole, not a tangle of competing priorities. Research affirms this interdependence: the four pillars of wellness are “interconnected and interdependent”, and working on one area “inevitably benefits the others” (6).

For anyone seeking clarity, alignment, and sustainable growth, this model provides both a mirror and a compass. It's a mirror that reflects an honest picture of your current well-being across multiple dimensions – helping you recognize where you're thriving and where you're out of balance. And it's a compass that directs you toward your aspirational self – a balanced, flourishing individual who is physically energized,

mentally resilient, financially empowered, and spiritually fulfilled. The Four Pillars of Wellness remind us that success isn't just about one aspect of life; it's about living richly in every sense – in health, in mindset, in security, and in meaning.

As Adam's story teaches us, life's challenges can be catalysts for growth. The 9:03 Collective was born from a moment of crisis transformed into a philosophy of thriving. Today, that philosophy invites you to take a proactive role in your own well-being. Whether you are rebuilding after a personal upheaval or simply striving to reach the next level in an already good life, attending to all four pillars will accelerate and anchor your progress. This integrated wellness model is not a quick fix or a one-time intervention – it is a lifelong journey of authenticity and improvement. It asks you to be intentional, to reflect on who you want to become, and to take consistent steps in each area that move you closer to that vision.

In closing, the Four Pillars of Wellness model matters now because it meets the moment. It addresses the whole spectrum of human needs at a time when we collectively crave balance and purpose. By embracing physical, mental, financial, and spiritual wellness in unison, you create the conditions for sustainable growth – growth that is steady, authentic, and adaptable to change. You build a resilience that can weather future storms, and a sense of wholeness that enriches every day. This approach is ultimately about flourishing: not just surviving your life, but truly living it, with vitality in your body, peace in your mind, confidence in your resources, and passion in your soul. In a world that often pulls us in disparate directions, The 9:03 Collective's Four Pillars of Wellness offer a centering path to a life of clarity, alignment, and abundant fulfillment.

Empower yourself to strengthen each pillar, and watch how a small change in one domain can ignite positive transformation across all others. The journey to wellness is a continuous one – but with the four pillars as your guide, you can stride forward with hope and purpose, knowing that you are building a life that is truly rich in every dimension. Here's to your holistic well-being and the flourishing life that awaits when you stand on all four pillars, strong and unified.

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