

# The Talent Maturity Matrix: Complete Answer Keys

Persona: Talent / Early Employee / Co-Founder

Scope: Levels 0–8 (Dimensions & Risks) | Perspective: First Person ("I am...")

## Level 0: Conception (The Spark)

**Focus:** Resilience | **Core Question:** *Am I ready to trade safety for equity and impact?*

### L0 Dimensions (Founder/Employee Fit)

Dimension	Grade 1 (Salary Mindset)	Grade 2 (Hesitant)	Grade 3 (Participant)	Grade 4 (Owner)	Grade 5 (Co-Founder)
D1: Equity Appetite	I am risk-averse; salary only.	I am considering equity but hesitant.	I am willing to take some equity risk.	I am actively seeking an equity stake.	I am all-in; I maximize equity over cash.
D2: Risk Understanding	I have no understanding of risks.	I am vague and hesitant about risks.	I have a clear understanding of risk.	I have a deep understanding of the journey.	I am all-in on an equity-maximizing career.
D3: Culture Fit	I prefer a traditional career.	I value startups but am hesitant.	I align with startup culture clearly.	I actively embrace startup values.	I am all-in on startup culture; it is my identity.
D4: Uncertainty	I avoid high-uncertainty environments.	I prefer stability over uncertainty.	I manage uncertainty comfortably.	I thrive in high-uncertainty environments.	I build companies in chaos; I am an expert.
D5:	I am salary	I prefer	I can	I thrive on	I have a

<b>Resourcefulness</b>	dependent; cannot lean.	salary; hesitant on equity.	operate on equity + modest cash.	equity; need minimal cash.	pure founder mindset; all-equity.
<b>D6: Unique Skills</b>	I have generic skills only.	I have one skill with limited value.	I have multiple relevant skills.	I have exceptional skills; game-changer.	I have unicorn skills; I transform trajectories.
<b>D7: Contribution</b>	I do my job only; checked out.	I meet requirements; no extra.	I contribute beyond my role; team player.	I significantly contribute beyond my role.	I am an all-in contributor; co-founder mentality.
<b>D8: Failure Resilience</b>	I am risk-averse; cannot handle failure.	I struggle with failure; I might resign.	I can handle failure; I bounce back.	I am failure-resilient; I learn and continue.	I love failure; I see it as part of the game.
<b>D9: Growth Mindset</b>	I focus on my career; company is second.	I focus on my own growth primarily.	I balance company and personal growth.	I am all-in on company success.	I have a co-founder mentality; company first.

## LO Risks (The Employee Trap)

Risk Factor	Grade 1 (High Risk)	Grade 2 (Risk)	Grade 3 (Managed)	Grade 4 (Secure)	Grade 5 (Antifragile)
<b>EiR1: Equity Value</b>	I ignore equity value; I trust	I am hopeful but do minimal due	I understand equity risk; I am	I have a sophisticated assessment	I am equity-savvy; I maximize

	blindly.	diligence.	informed.	of value.	outcomes.
<b>EiR2: Ambiguity</b>	I need clear structure always.	I am uncomfortable with ambiguity.	I can handle some ambiguity.	I thrive in ambiguity.	I embrace chaos; I lead through it.
<b>EiR3: Role Clarity</b>	I need a clear job description.	I am uncomfortable with changing roles.	I can handle changing roles.	I adapt easily to role ambiguity.	I thrive in chaos; I lead role definition.
<b>EiR4: Equity Worth</b>	I think equity is likely worthless.	I think equity is possibly worthless.	I think equity has reasonable value.	I think equity has strong likely value.	I believe equity will return huge value.
<b>EiR5: Stress Tolerance</b>	I cannot handle uncertainty stress.	I am stressed by uncertainty.	I can handle uncertainty.	I am comfortable with uncertainty.	I love uncertainty.
<b>EiR6: Role Stability</b>	I need stable roles; chaos damages me.	I dislike shifting roles.	I accept occasional role changes.	I am comfortable with mostly stable roles.	I expect and thrive in crystal clear but shifting roles.
<b>EiR7: Stress Mgmt</b>	I cannot handle startup stress.	I struggle under startup stress.	I handle stress reasonably well.	I thrive under stress.	I love startup intensity.
<b>EiR8: Burnout Risk</b>	I cannot handle the uncertainty.	I am stressed by financial uncertainty.	I can handle uncertainty.	I am comfortable with uncertainty.	I love uncertainty.

<b>EiR9: Motivation</b>	I am running from my current problems.	I am mostly escaping a bad job.	I am balanced in my approach.	I am running toward opportunity .	I am driven purely by opportunity .
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## Level 1: Initiation (The Hunt)

**Focus:** Validation | **Core Question:** *Can I handle the truth about the customer?*

### L1 Dimensions (Discovery Skills)

Dimension	Grade 1 (Novice)	Grade 2 (Amateur)	Grade 3 (Practitioner)	Grade 4 (Professional)	Grade 5 (Legend)
<b>D1: Customer Contact</b>	I have no customer contact.	I am afraid to talk to customers.	I can have customer conversations.	I am an expert at customer interviews.	I am naturally customer-focused.
<b>D2: Competitor Awareness</b>	I have no competitive awareness.	I have vague competitor knowledge.	I know key competitors .	I do deep competitive analysis.	I am obsessive about competitive intel.
<b>D3: Pivot Comfort</b>	I am attached to the first idea.	I am hesitant to pivot.	I can pivot if needed.	I am comfortable pivoting.	I seek pivoting opportunities.
<b>D4: Contribution</b>	I block progress; negative impact.	I make minimal contribution.	I support traction efforts.	I drive traction.	I own traction metrics.
<b>D5: Income Needs</b>	I need full income	I cannot last long	I can last a few	I can sustain 6-12	I can sustain

	now.	without salary.	months.	months.	indefinitely on equity.
<b>D6: Relevant Skills</b>	I have no relevant skills.	I have limited skills.	I have one relevant strength.	I have multiple relevant skills.	I have rare startup expertise.
<b>D7: Learning Appetite</b>	I want to know everything now.	I am comfortable not learning.	I have some learning appetite.	I am a continuous learner.	I am an obsessive learner.
<b>D8: Failure Handling</b>	I quit after failure.	I struggle; I am fragile.	I bounce back ok.	I am quickly resilient.	Failure energizes me.
<b>D9: Positioning Sense</b>	I have no positioning sense.	I have a vague understanding.	I have a clear positioning sense.	I have strong positioning skills.	I am positioning obsessive.

## L1 Risks (Validation Blindness)

Risk Factor	Grade 1 (High Risk)	Grade 2 (Risk)	Grade 3 (Managed)	Grade 4 (Secure)	Grade 5 (Antifragile)
<b>EiR1: Stage Awareness</b>	I have expert understanding (Delusion).	I have good understanding; learning.	I have basic understanding; gaps.	I have limited understanding.	I have misconceptions about the stage.
<b>EiR2: Blind Spots</b>	I am self-aware; I see blinds (False).	I have some self-awareness.	I have limited awareness.	I am mostly blind to blinds.	I am completely unaware.

<b>EiR3: Team Fit</b>	I am a perfect team fit (Unverified) .	I am a good fit; some issues.	I have some mismatch.	I have significant mismatch.	I am totally misaligned.
<b>EiR4: Skill Relevance</b>	My skills are stable.	My skills are stable.	My skills are changing slowly.	My skills are changing significantly .	My skills are becoming worthless.
<b>EiR5: Resilience</b>	I have a recession-proof job.	I am mostly safe; some risk.	I am vulnerable to downturns.	I am very vulnerable.	I would be jobless in a recession.
<b>EiR6: Regs Awareness</b>	I have deep understanding.	I have good understanding; gaps.	I have basic understanding.	I have limited knowledge.	I am completely unaware.
<b>EiR7: Sustainability</b>	I am living comfortably.	I am living ok; some stress.	I am living tight; stress.	I am living poorly; sacrifice.	I cannot sustain this lifestyle.
<b>EiR8: Energy Level</b>	I have high energy; fresh.	I have good energy; some fatigue.	I am managing ok.	I have significant fatigue.	I am burned out.
<b>EiR9: Passion</b>	I have pure passion.	I have mostly passion; some doubt.	I am seeking security.	I have significant security needs.	I am here for a paycheck.

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## Level 2: Formulation (The Build)

**Focus:** Feasibility | **Core Question:** *Can I build something from nothing?*

## L2 Dimensions (Builder Skills)

Dimension	Grade 1 (Novice)	Grade 2 (Amateur)	Grade 3 (Practitioner)	Grade 4 (Professional)	Grade 5 (Legend)
<b>D1: MVP Skills</b>	I have no MVP skills.	I have limited skills.	I have some skills.	I have good skills.	I have exceptional MVP skills.
<b>D2: Tech Understanding</b>	I have no understanding.	I have vague understanding.	I have good understanding.	I have deep understanding.	I have exceptional understanding.
<b>D3: POC Validation</b>	I have no validation skills.	I have limited validation skills.	I have some validation skills.	I have good validation skills.	I have exceptional validation skills.
<b>D4: Customer Approach</b>	I am customer-unaware.	I am customer-confused.	I am customer-informed.	I am customer-centric.	I am customer-obsessed.
<b>D5: Lean Mindset</b>	I have no lean mindset.	I have limited lean mindset.	I have a clear lean mindset.	I have a strong lean mindset.	I have a lean obsession.
<b>D6: Unique Value</b>	I see no unique value.	I see slight value.	I see clear value.	I see strong value.	I see exceptional value.
<b>D7: Market Learning</b>	I have no understanding.	I have vague understanding.	I have growing understanding.	I have expert understanding.	I have expert understanding.
<b>D8: Dev</b>	I see no	I see an	I see a clear	I see a	I see a

Path	path.	unclear path.	path.	strong path.	legendary path.
<b>D9: Velocity</b>	I have no learning velocity.	I have slow learning.	I have good velocity.	I have high velocity.	I have exceptional velocity.

## L2 Risks (Builder Traps)

Risk Factor	Grade 1 (High Risk)	Grade 2 (Risk)	Grade 3 (Managed)	Grade 4 (Secure)	Grade 5 (Antifragile)
<b>EiR1: Feasibility</b>	I assume it is untested.	I have minimal understanding.	I have some understanding.	I have good understanding.	I have deep understanding.
<b>EiR2: Risk ID</b>	I am blind to risks.	I miss several risks.	I know most risks.	I know key risks.	I am an expert risk identifier.
<b>EiR3: Team Compatibility</b>	I have a weak fit.	I have moderate gaps.	I have a good fit.	I have a strong fit.	I have an exceptional fit.
<b>EiR4: Relevance</b>	I am rapidly irrelevant.	I have some risk.	I have moderate risk.	I have low risk.	I am timeless/adaptive.
<b>EiR5: Sustainability</b>	I am not sustainable.	I am fragile.	I am sustainable.	I am highly sustainable.	I am perpetual.
<b>EiR6: Execution</b>	I have no execution.	I have poor execution.	I have good execution.	I have strong execution.	I have perfect execution.
<b>EiR7:</b>	I make no	I make	I make	I make	I make

<b>Investment</b>	investment.	minimal investment.	good investment.	strong investment.	exceptional investment.
<b>EiR8: Fatigue</b>	I have severe burnout.	I have significant fatigue.	I have some fatigue.	I am managing well.	I am fresh and energized.
<b>EiR9: Motives</b>	I am driven by pure power.	I am driven by power; some ego.	I have mixed motives.	I am mostly mission; some ego.	I am pure mission-driven.

## Level 3: Market Entry (The Launch)

**Focus:** Traction | **Core Question:** *Can I deliver results that matter?*

### L3 Dimensions (Traction Driver)

Dimension	Grade 1 (Novice)	Grade 2 (Amateur)	Grade 3 (Practitioner)	Grade 4 (Professional)	Grade 5 (Legend)
<b>D1: Contribution</b>	I make no revenue contribution.	I have minimal impact.	I contribute some revenue.	I make a good contribution.	I am a revenue driver.
<b>D2: Acquisition</b>	I acquire no customers.	I acquire few customers.	I acquire some customers.	I acquire good customers.	I have strong acquisition skills.
<b>D3: Retention</b>	I am leaving the team.	I have poor engagement.	I have moderate engagement.	I have good engagement.	I have high engagement/loyalty.
<b>D4: Organic</b>	I bring no organic	I bring minimal	I bring some	I bring good	I am referral driven.

Growth	growth.	organic.	organic.	organic.	
<b>D5: Stability</b>	I am financially failing.	I have poor stability.	I am breaking even.	I have good stability.	I have strong financials.
<b>D6: Value Prop</b>	I offer no unique value.	I offer slight value.	I offer clear value.	I offer strong value.	I offer unmatched value.
<b>D7: Momentum</b>	I am stalled.	I have slow progress.	I am building momentum.	I have strong momentum.	I am accelerating.
<b>D8: Skills</b>	I am easily replaceable.	I have weak differentiation.	I have reasonable skills.	I have good skills.	I am irreplaceable.
<b>D9: Leadership</b>	I have no leadership.	I am an emerging leader.	I am a clear leader.	I am a strong leader.	I am an industry leader.

### L3 Risks (Traction Traps)

Risk Factor	Grade 1 (High Risk)	Grade 2 (Risk)	Grade 3 (Managed)	Grade 4 (Secure)	Grade 5 (Antifragile)
<b>EiR1: Validation</b>	I assume market; untested.	I do minimal testing.	I do some testing.	I do thorough testing.	I am validation obsessive.
<b>EiR2: Competition</b>	I am blind to threats.	I underestimate threats.	I am aware of threats.	I have deep analysis.	I am a competition expert.
<b>EiR3: Cohesion</b>	I am failing the team.	I create tension.	I have some tension.	I have good cohesion.	I have excellent

					cohesion.
<b>EiR4: Replaceability</b>	I am easily replaced.	I have high copy risk.	I have moderate risk.	I have low risk.	I am irreplaceable.
<b>EiR5: Opportunity</b>	I am in a dying market.	I am in a saturated market.	I am in a moderate market.	I am in a growing opportunity .	I am in an emerging opportunity .
<b>EiR6: Compliance</b>	I am unaware of rules.	I have vague awareness.	I have good awareness.	I have deep awareness.	I am a compliance expert.
<b>EiR7: Sustainability</b>	I have no sustainability.	I have fragile income.	I have somewhat sustainable income.	I have sustainable income.	I have highly sustainable income.
<b>EiR8: Pace</b>	I am burned out.	I have significant fatigue.	I have some fatigue.	I am managing well.	I am fresh and energized.
<b>EiR9: Authenticity</b>	I rely on artificial metrics.	I rely on fake metrics.	I rely on mixed metrics.	I rely on mostly real metrics.	I rely on pure organic metrics.

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## Level 4: Scaling (Grow)

**Focus:** Growth | **Core Question:** *Can I grow with the company?*

### L4 Dimensions (Scaling Player)

Dimension	Grade 1 (Novice)	Grade 2 (Amateur)	Grade 3 (Practitioner)	Grade 4 (Professional)	Grade 5 (Legend)

<b>D1: Driving Growth</b>	I drive no revenue growth.	I drive minimal growth.	I contribute some growth.	I contribute good growth.	I am a primary growth driver.
<b>D2: Scaling</b>	I cannot acquire at scale.	I have limited scaling.	I have moderate scaling.	I have strong scaling.	I have exceptional scaling.
<b>D3: Process</b>	I have no process.	I have some process.	I have a clear process.	I have a refined process.	I build legendary systems.
<b>D4: Expansion</b>	I cannot expand roles.	I have limited expansion.	I am expanding roles.	I have strong expansion.	I have legend expansion.
<b>D5: Economics</b>	I break economics at scale.	I see pressure at scale.	I am good at scale.	I improve at scale.	I have exceptional scale.
<b>D6: Edge</b>	I have eroding skills.	I have weak differentiation.	I have growing skills.	I have a strong edge.	I am irreplaceable.
<b>D7: Position</b>	I have no position.	I have an emerging position.	I have a clear position.	I have a strong position.	I have a legend position.
<b>D8: Culture</b>	I am lost in the culture.	I strain the culture.	I support the culture.	I strengthen the culture.	I define the culture.
<b>D9: Bench</b>	I have no bench.	I have a thin bench.	I have a growing bench.	I have a strong bench.	I have a legend bench.

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## Level 5: Efficiency (Profit)

**Focus:** Profit | **Core Question:** Can I deliver value efficiently?

## L5 Dimensions (Efficiency Expert)

Dimension	Grade 1 (Novice)	Grade 2 (Amateur)	Grade 3 (Practitioner)	Grade 4 (Professional)	Grade 5 (Legend)
<b>D1: Mindset</b>	I create losses every action.	I focus on growth only.	I balance growth/profit.	I am profit-focus ed.	I am profit obsessive.
<b>D2: Ops</b>	I run inefficient chaos.	I have limited efficiency.	I have good efficiency.	I have high efficiency.	I have operational excellence.
<b>D3: Value</b>	I am losing per person.	I have low LTV.	I have good LTV.	I have high LTV.	I have exceptional LTV.
<b>D4: Cost</b>	I cannot afford costs.	I have high costs.	I have reasonable costs.	I have low costs.	I have exceptional efficiency.
<b>D5: Turnover</b>	I have high turnover.	I have moderate turnover.	I have low turnover.	I have very low turnover.	I have near-zero turnover.
<b>D6: Cash</b>	I am cash bleeding.	I am cash tight.	I am cash healthy.	I have strong cash position.	I have cash abundance.
<b>D7: Optimization</b>	I have wasteful finances.	I have some efficiency.	I have good optimization.	I am well-optimized.	I have legend efficiency.
<b>D8: Productivity</b>	I have wasteful productivity	I have inefficient use.	I have good efficiency.	I have excellent efficiency.	I have exceptional efficiency.

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<b>D9: Reinvestm ent</b>	I have wasteful spending.	I have limited reinvestme nt.	I have good reinvestme nt.	I have strong reinvestme nt.	I have exceptional reinvestme nt.

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## Level 6: Leadership (Lead)

**Focus:** Innovation | **Core Question:** Can I lead others to greatness?

### L6 Dimensions (Leader)

Dimension	Grade 1 (Novice)	Grade 2 (Amateur)	Grade 3 (Practitioner)	Grade 4 (Professional)	Grade 5 (Legend)
<b>D1: Potential</b>	I have no leadership potential.	I have limited potential.	I have clear potential.	I have strong potential.	I have exceptional potential.
<b>D2: Developm ent</b>	I cannot develop leaders.	I have limited development.	I have growing development.	I have strong development.	I have legend development.
<b>D3: Execution</b>	I am reactive.	I am weak strategy.	I am good strategy.	I am strong strategy.	I am visionary strategy.
<b>D4: Innovation</b>	I have no innovation.	I have limited innovation.	I have some innovation.	I have strong innovation.	I have legendary innovation.
<b>D5: Scaling</b>	I cannot scale teams.	I struggle to scale.	I am scaling ok.	I scale smoothly.	I have legendary scaling.
<b>D6:</b>	I create	I create	I create	I create	I create

Culture	toxic culture.	poor culture.	good culture.	strong culture.	legendary culture.
D7: Attraction	I cannot attract talent.	I have limited attraction.	I have good attraction.	I have strong attraction.	I have legendary attraction.
D8: Mission	I am not mission-driven.	I am vaguely mission-driven.	I am clear mission-driven.	I am strong mission-driven.	I am legendary mission-driven.
D9: Influence	I have no influence.	I have emerging influence.	I have good influence.	I have strong influence.	I have legendary influence.

## Level 7: Unicorn (Icon)

**Focus:** Legacy | **Core Question:** *Can I make history?*

### L7 Dimensions (Icon Maker)

Dimension	Grade 1 (Novice)	Grade 2 (Amateur)	Grade 3 (Practitioner)	Grade 4 (Professional)	Grade 5 (Legend)
D1: Contribution	I make no contribution.	I have limited contribution.	I have some contribution.	I have strong contribution.	I am an owner of the unicorn.
D2: Legacy	I have no legacy.	I have minimal legacy.	I have clear legacy.	I have strong legacy.	I have legendary legacy.
D3: Impact	I have no impact.	I have minimal impact.	I have clear impact.	I have strong impact.	I have transformative impact.

<b>D4: Inspiration</b>	I cannot inspire.	I have limited inspiration.	I am inspiring.	I am strongly inspiring.	I am legendary inspiration.
<b>D5: Global</b>	I am local only.	I am regional.	I am international.	I am global.	I am global presence.
<b>D6: Disruption</b>	I have no disruption.	I have incremental .	I have clear innovation.	I have strong disruption.	I am revolutionary.
<b>D7: Standards</b>	I set no standards.	I set emerging standards.	I set clear standards.	I set strong standards.	I set legendary standards.
<b>D8: Ecosystem</b>	I have no ecosystem.	I have limited ecosystem.	I have good ecosystem.	I have strong ecosystem.	I have legendary ecosystem.
<b>D9: Systemic</b>	I create no change.	I create limited change.	I create some change.	I create strong change.	I create permanent change.

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## Level 8: Steward (Sustain)

**Focus:** Stewardship | **Core Question:** Am I a good ancestor?

### L8 Dimensions (Steward)

Dimension	Grade 1 (Novice)	Grade 2 (Amateur)	Grade 3 (Practitioner)	Grade 4 (Professional)	Grade 5 (Legend)
<b>D1: Contribution</b>	I am extractive.	I have limited responsibility.	I have some responsibility.	I have strong responsibility.	I am an owner of stewardship.

<b>D2: Value</b>	I value only profits.	I value limited stakeholder s.	I value good balance.	I value excellent value.	I value legendary value.
<b>D3: Sustainability</b>	I am extractive.	I have some awareness.	I have good practices.	I have strong commitment.	I am transformative.
<b>D4: Impact</b>	I have no social impact.	I have limited impact.	I have good impact.	I have strong impact.	I have transformative impact.
<b>D5: Governance</b>	I am hidden.	I have limited visibility.	I have good governance .	I have strong governance .	I have legendary governance .
<b>D6: Ethics</b>	I am corrupt.	I have limited ethics.	I have good ethics.	I have strong ethics.	I have legendary ethics.
<b>D7: Community</b>	I exploit community.	I have limited partnership .	I have good partnership .	I have strong partnership .	I have transformative partnership .
<b>D8: Permanence</b>	I focus quarterly.	I focus annually.	I have 5-10 year view.	I have 20+ year view.	I have generational view.
<b>D9: Values</b>	I ignore values.	I have limited alignment.	I have good alignment.	I have strong alignment.	I have legendary alignment.