



HOUSE OF
FOUR PILLARS

A CAREER & WEALTH READING

How You Work, How Money Moves

乙
卯

*The vine that climbs with good support:
career and wealth for a Yin Wood Day Master.*

BEN SAMPLE · FICTIONAL CLIENT

3 Sep 1987 · 16:10
Singapore · true solar time 15:06

PREPARED

21 October 2026
Sample ref. QM-S260106

Before we begin

Ben, this reading looks at your work and money through your Four Pillars (丁卯 戊申 乙卯 甲申).

Every character relates to you, the Day Master 乙. Five relationships matter most for work: Output, Wealth, Officer, Resource and Peers. How many you have, and whether they are visible or hidden, describes how you work best. The second half is about timing: your luck decades, the next five years and the months ahead.

One picture runs through these pages

You are Yin Wood, **the vine**. Your organisation and its rules are **the trellis**: Metal, your Officer, strong because you were born in autumn. Training and mentors are **the stream**: Water, your Resource, hidden in both Monkeys. Peers and partners are **the companions** you climb with. Your career works best when all three are in place.

This reading is not medical, financial, legal or psychological advice. The people, dates and property in this sample are fictional.

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Your career in five ideas

A gentle Wood chart with hidden support: **grow steadily, inside good structure, with the right allies.**

I A grower, not a sprinter

Your Day Master 乙 is gentle (about 48% supportive) and born in the Metal season. You do best with support around you and time to build.

2 Structure suits you

Both Monkeys hide Direct Officer 庚 and Direct Resource 壬. Clear roles, fair rules and good mentors bring out your best.

3 Steady money, carefully managed

Direct Wealth 戊 stands on your month stem and hides in both Monkeys. Money comes from steady, earned work, not speculation.

4 Allies matter, and so do terms

Rob Wealth 甲 on your hour stem and two 卯 Friends bring partners and peers. They lift you; shared money needs clear terms.

5 Build now, peak later

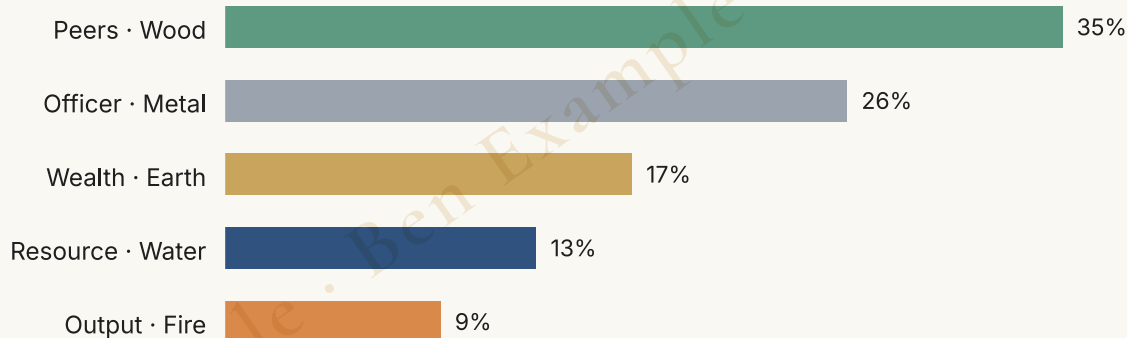
2026–2030 rate 1 to 2.5 out of 5: building years. Your strongest wealth climate is the 癸卯 decade from 2036.

YOUR ACTION STEPS

1. Choose the idea that best describes your work today.
2. Note 2036 as your long-term target.

Your five work stars

Peers are your largest group; Officer and Resource are entirely hidden. Structure and support work in the background of your life.



Share of your chart by star group, weighted as in your personal reading.

Helpful for work

Water (Resource): learning, mentors, qualifications. **Wood** (Peers): allies, teams, partners.

Use sparingly

Earth (Wealth) and **Metal** (Officer): you already carry enough responsibility and pressure.

Symbolic stars at work

Nobleman 天乙贵人

Month 申 and hour 申: sponsors through work

Prosperity 禄

Year 卯 and day 卯: firm roots, earned income

Academic 文昌 午

Arrives in 2026 丙午: study

Peach Blossom 子

Arrives in 2032 壬子: visibility

Your Nobleman sits where your work sits. Both Monkeys hold your Officer and Resource and carry the Nobleman star. Your best career moves come through someone senior who knows your work, not through open applications.

YOUR ACTION STEPS

1. Name which star group your current job uses most.
2. List two senior people who know your work well.

Star groups in detail

Three things stand out: a large Peer group, a hidden Officer and Resource, and a single, focused Output star.

Group	Element	Share	Visible	Hidden	For you
Peers	Wood	35%	1	2	Helpful
Output	Fire	9%	1	0	Neutral
Wealth	Earth	17%	1	2	Use sparingly
Officer	Metal	26%	0	2	Use sparingly
Resource	Water	13%	0	2	Helpful

1 · PEERS LEAD

A tall 甲 tree on the hour stem and 乙 hidden in both Rabbits: allies and companions are central.

2 · SUPPORT IS HIDDEN

Officer and Resource sit entirely inside the two Monkeys: structure and support work in the background.

3 · OUTPUT IS FOCUSED

A single 丁 on the year stem: the way you create value is focused rather than prolific.

Stars that come and go

Your **Travel Horse** 巳 is not in your chart; it was active through 乙巳 (2016–2025), a decade of moves and changes of base. Your **Academic** 午 arrives with 丙午 in 2026: study and qualifications. Your **Peach Blossom** 子 arrives with 壬子 in 2032: visibility and networking. Your **Nobleman** 子 is absent; 申 carries it twice.

Reading the table. A visible star is how others see you work; a hidden star is how you work underneath. Your visible face is peers, craft and earned money; underneath sit the trellis and the stream. That is why the right organisation changes your results more than effort alone.

YOUR ACTION STEPS

1. Name which star group your current job uses most.
2. List one way your hidden Officer and Resource could become visible this year.

Output: how you create value

A single, well-placed Eating God: taste, craft and quality.

Output · the flower

Output is the element your Day Master produces: Fire, for Wood. Your only Output star is 丁, the Eating God, on your year stem: enjoyment, craft, a good eye and work done well rather than loudly. On the year pillar it shows early in life as a talent or interest that stays with you. Fire is 9% of your chart, so **aim it at one clear product, client or project** at a time.

WHERE IT SHOWS

Design and presentation · client experience · hospitality and food · teaching and coaching · quality control.

HOW TO USE IT

Build a portfolio of a few excellent pieces · choose roles where quality is noticed · protect time for the craft.

In the next years

2026 brings Hurting Officer 丙 and 2027 Eating God 丁: your Output stars are active, which suits creative and visible work. Fire also draws on your energy, so pair each creative push with rest.

A craftsperson's fire. Your year Na Yin, 炉中火 (fire in the furnace), echoes this single Eating God: a concentrated, controlled heat, not a bonfire. In the vine image, Output is the flower, the part people notice. A gentle vine flowers best when it is well watered, so creative pushes go best after periods of learning and rest.

YOUR ACTION STEPS

1. Name the one piece of work you are proudest of, and why.
2. Keep a simple portfolio and update it each quarter.

Wealth: how money comes to you

Direct Wealth in plain sight: **earned, steady and managed.**

Wealth · the harvest

Wealth is the element Wood controls: Earth. All your Wealth stars are Direct Wealth 戊, once on the month stem and twice hidden in your Monkeys: salary, savings and assets you look after. There is **no Indirect Wealth** in your natal chart, so windfalls and speculation are not your pattern. Earth is 17% and an element to use sparingly: money responsibilities weigh on a gentle Day Master.

NATURAL PATTERN

A regular income · automatic saving · long-term assets · careful budgeting.

WATCH-OUTS

Too many financial obligations · lending to friends (Rob Wealth) · trading or speculating outside your pattern.

Month pillar

Your Direct Wealth sits on the career pillar. Income and job are closely linked: **money follows the role**, not side bets.

Post-road earth

Your month Na Yin 大驿土 is the earth of roads and stations: money linked with movement, trade and connection, such as client portfolios, logistics, travel and networks.

Seeds that need time. Your Day Master stands at 胎 (conception) in both Monkeys, the pillars that hold your Wealth. Income streams there begin as seeds and need time to grow, which is another reason to build steadily rather than chase quick returns. Manage money with simple systems and obligations proportionate to your energy.

YOUR ACTION STEPS

1. Automate one monthly saving.
2. Write down every regular financial obligation and check it fits your energy.

Structure and support

Direct Officer 庚 and Direct Resource 壬 sit side by side in both Monkeys: **the same structure that asks things of you also feeds you.**

Officer · the trellis

Metal controls Wood: rules, managers, titles. Your 庚 is the orderly kind, hidden twice, and it combines with your Day Master (乙庚合): you are drawn to structure, and structure is drawn to you. Metal was in season at your birth, so you feel its pressure.

Resource · the stream

Water feeds Wood: mentors, training, qualifications. Classically Officer produces Resource and Resource feeds you. With a fair manager and real training you thrive; **without support, the same structure feels like pressure.**

The 伤官见官 trigger in 2026

Hurting Officer is the urge to question and improve. When it meets the Officer, classical texts call it 伤官见官: talent rubbing against rules. Your chart holds it in latent form; the 丙 year of 2026 switches it on, peaking in August 2026 (丙申). The classical remedy is Resource (佩印): **pair every critique with evidence and a solution**, and route it through a mentor.

ASK FOR

A mentor · formal training · a clear role description · regular feedback. Your best and draining conditions are on the next page.

YOUR ACTION STEPS

1. Ask for one form of training with your next responsibility.
2. Find one mentor and meet monthly.

Working style and strengths

Yin Wood works through **relationships, adaptability and persistence**: collaborative, tactful and dependable, with a quiet eye for quality.

Strengths

Reading people and situations · diplomacy with clients and colleagues · steady follow-through · taste and attention to quality · loyalty to a team.

Watch-outs

Saying yes to keep the peace · absorbing other people's pressure · comparing yourself with peers · waiting too long to ask for what you need.

BEST CONDITIONS

A clear role · a fair manager · a team you trust · time to learn · work where quality is noticed.

DRAINING CONDITIONS

Constant conflict · unclear expectations · pure competition · isolated roles with no feedback.

Peers on both sides

Your 甲 Rob Wealth and 卯 Friends make colleagues and partners central. Choose them carefully: the right peers lift a gentle Wood chart more than almost anything else. Your two Prosperity roots (禄) in the Rabbits mean that, for all your flexibility, you rarely lose your sense of who you are at work.

A vine that chooses its trellis well. Colleagues experience you as calm, fair and tasteful, someone who quietly raises the quality of what the team produces. The watch-outs are those of any gentle vine: trained in the wrong direction by a poor trellis, crowded by bigger plants, waiting too long for water. **Choose your manager as carefully as your role.**

YOUR ACTION STEPS

1. List the conditions above that your current role meets.
2. Raise one missing condition with your manager this quarter.

Suitable fields and roles

Where your helpful elements and your star groups overlap, the fit is strongest.

By helpful element

Water: logistics, travel, trade, communications, research, consulting.

Wood: education, publishing, design, textiles and fashion, horticulture, community work.

By star group

Peers (3): partnerships, account teams, cooperative ventures. **Wealth (3):** operations, budgeting, client portfolios, property. **Officer and Resource (2 each):** structured corporate roles, people development, training, advisory. **Output (1):** design, presentation, client experience, teaching.

The overlap

Client or account management in a well-run organisation · people development and training · education and publishing · design within an established brand · communications or consulting with a clear brief. Your post-road month Na Yin adds roles that connect people and places: regional accounts, partnerships, travel and logistics, international education.

A THREE-PART TEST

Who would be my trellis, where is my stream and who are my companions? If you can name all three, the role fits.

APPROACH WITH CARE

Heavy Metal and Earth with little support: pure sales targets with no training, very hierarchical cultures with no mentoring, roles alone with large financial responsibility.

Sponsorship is a filter. Your Nobleman stars favour organisations where sponsorship is real: graduate programmes, mentoring cultures, firms that promote from within. A role that uses your taste (Eating God) inside a supportive structure is the sweet spot.

YOUR ACTION STEPS

1. Shortlist three roles from the overlap.
2. Talk to one person who already does one of them.

Employed or running a business

The balance is close and leans to structured employment, with partnerships later.

The balance

Day Master	Gentle: steadier with support around you
Officer + Resource	4 stars: strong pull towards structure
Wealth + Output	4 stars: practical, but Output is small
Peers	3 stars, including Rob Wealth 甲
Overall lean	Structured employment, then partnership

Employment works best when

There is a mentor or training path, the role is defined and your quality is visible.

A venture works best when

It starts as a side project, with a partner whose skills complement yours, and money and roles are agreed in writing.

The Tall Companion decade. Your 甲辰 decade (2026–2035) brings Rob Wealth onto the luck stem. A tall 甲 beside your 乙 is the classical image of a vine climbing a tree (藤萝系甲): Yin Wood rises furthest with a strong partner. The best venture this decade is a partnership, not a solo business, and only once your base is secure. Ask a senior mentor to review any plan before money is committed.

YOUR ACTION STEPS

1. Keep your main income stable before starting any venture.
2. If you partner, write terms before money changes hands.

Earning, saving and risk

A Direct Wealth chart keeps money steady with simple rules set once.

Earning

Steady, earned income through your role. Raises come with responsibility and recognition; ask for them with evidence.

Saving

Your natural strength. Automatic, regular saving suits a Direct Wealth chart and protects a gentle Day Master from money stress.

Risk

Keep risk appetite low. With no Indirect Wealth natally, speculative bets go against your pattern.

Spending and sharing

Lending to friends and joint ventures without terms are your main money risks (Rob Wealth). Keep fixed obligations in proportion to your energy as well as your income.

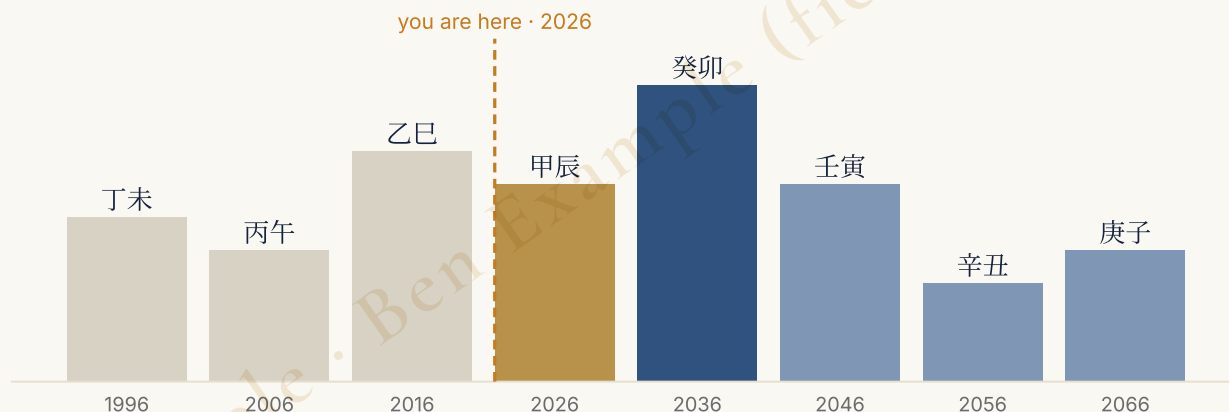
Root, trellis, companions. The root is a fixed automatic saving, which suits your Prosperity roots. The trellis is a set of rules you set once: a lending limit, a co-signing rule and an emergency reserve. The companions are a trusted adviser or a sensible friend for big decisions. This is a habit structure, not investment advice. With 甲 on your hour stem and your luck stem, shared money is the main risk this decade.

YOUR ACTION STEPS

1. Set a personal limit for lending or co-signing.
2. Review your fixed obligations once a year, each February.

Wealth timing across your decades

Your money story peaks later than most: build through 2035, grow from 2036.



Ten-year luck cycles, height out of 5. Gold: current. Deep blue: 3.5 and above, ahead. Grey: lived. Light blue: ahead, below 3.5.

甲辰 · 2026–2035 · 3

The Tall Companion. Allies and partners; 辰 forms Water frames with your Monkeys but harms both Rabbits.

癸卯 · 2036–2045 · 4.5

The Rain on the Vine. Water over your Prosperity root: your strongest climate for income.

壬寅 · 2046–2055 · 3

The Deep Current. Support, but 寅 clashes both Monkeys: change in career and plans.

The arc. Movement before 2026, partnership-building now, the strongest support from 2036; assets set up early carry you through 辛丑.

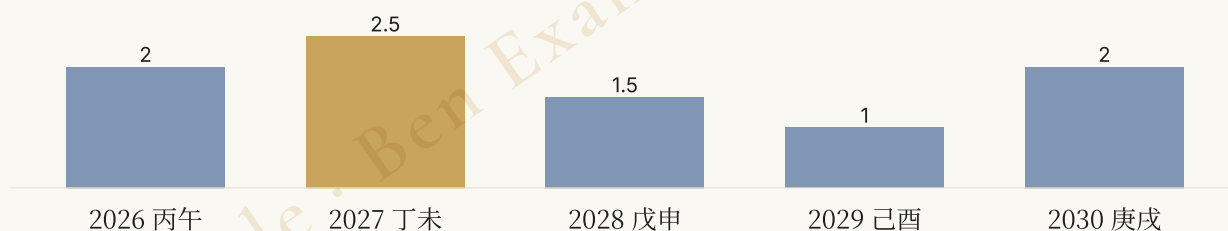
Decade	Years	Stars	Score	For money
丙午	2006–2015	Hurting Officer / Eating God	2	The Bright Stage: 伤官见官 active, ideas versus authority
乙巳	2016–2025	Friend / Hurting Officer	3.5	The Road Out: Travel Horse; 巳 links both Monkeys
甲辰	2026–2035	Rob Wealth / Direct Wealth	3	Allies; 辰 forms Water frames with your Monkeys, harms both Rabbits
癸卯	2036–2045	Indirect Resource / Friend	4.5	Water and Wood together: strongest
壬寅	2046–2055	Direct Resource / Rob Wealth	3	Support; 寅 clashes both Monkeys
辛丑	2056–2065	Seven Killings / Indirect Wealth	1.5	Pressure; 辛 clashes your Day Master

YOUR ACTION STEPS

1. Set a ten-year savings goal that matures around 2036.
2. Treat 2026–2035 as a building decade.

The next five years, 2026–2030

All five years rate 1 to 2.5 for your chart: **a building period**. Learn, save and choose your allies.



Rating out of five. Sand: Mixed · light blue: Slow down.

2026 丙午 · 2 · Slow down

Hurting Officer over Eating God (the 伤官见官 year, closing 4 Feb 2027): strong for ideas and visibility, demanding on energy. 午 strains both Rabbits. Watch tone with managers; build the portfolio.

2027 丁未 · 2.5 · Mixed

Eating God over Indirect Wealth. 未 forms Wood frames with both Rabbits and roots you; its Earth adds obligations. Good for craft and steady client work.

2028 戊申 · 1.5

Direct Wealth over Direct Officer: responsibility and money demands arrive together. 申 with 辰 helps learning. Hold steady, keep reserves.

2029 己酉 · 1

Indirect Wealth over Seven Killings, the most demanding: 酉 clashes both Rabbits; 己 combines with 甲 on your hour and luck stems. No speculative moves, no new obligations.

2030 庚戌 · 2

Direct Officer over Direct Wealth. 庚 combines with your Day Master, though it clashes 甲 and 戌 clashes 辰; 戌 harmonises with both Rabbits. Good for a prepared role move.

YOUR ACTION STEPS

1. Pick 2030 as the target year for a prepared role move.
2. Keep 2028–2029 for consolidation and reserves.

The months ahead, to January 2028

Clearest windows: November–December 2026, March and May 2027, and November 2027 to January 2028.

Month		Rating	Key point	Month		Rating	Key point
Oct	戊戌	Slow down	Heavy Earth; rest and review (now)	Jun	丙午	Slow down	Hurting Officer heat; measure words
Nov	己亥	Better	亥卯 Wood frame; decisions, launches	Jul	丁未	Mixed	Warm, a little heavy; plan
Dec	庚子	Better	Nobleman and Peach Blossom	Aug	戊申	Slow down	Lean on your Nobleman; sign nothing hastily
Jan	辛丑	Mixed	Plan, don't push	Sep	己酉	Slow down	酉 clashes both Rabbits; pace
Feb	壬寅	Mixed	Water helps; 寅 clashes both Monkeys	Oct	庚戌	Slow down	Consolidate
Mar	癸卯	Better	Best month of the spring	Nov	辛亥	Better	Decisions and launches
Apr	甲辰	Mixed	Allies arrive; careful at home	Dec	壬子	Better	Best stretch of the year
May	乙巳	Better	Travel, networking and moves	Jan	癸丑	Better	Strong finish; agreements

Left: October 2026 to May 2027 · right: June 2027 to January 2028.

BEST MONTHS

Nov–Dec 2026, Mar and May 2027, Nov 2027–Jan 2028: decisions, launches, agreements.

SLOW DOWN

Aug–Oct in both years: Metal and Earth press on gentle Wood.

MIND THE CLASH

Sep 2027 (己酉): 酉 clashes both your Rabbits.

How to use the table. Solar months begin around the 4th to 8th (Singapore time; exact times in the appendix of your personal reading). Ratings match your personal reading and the joint calendar in the Compatibility sample. Put applications, pitches and contract talks into the Better months and keep slow-down months for delivery and review.

YOUR ACTION STEPS

1. Book your next career conversation for November or December 2026.
2. Keep August to October 2027 free of new commitments.

The months in detail

What each solar month means for your work, with its start date (Singapore time).

Starts		Rating	What it means for you
8 Oct 2026	戊戌	Slow down	Heavy Earth; 卯戌 combines your roots away. Rest and review (we are here).
7 Nov 2026	己亥	Better	Water branch; 亥卯 Wood frame. Decisions and launches.
7 Dec 2026	庚子	Better	Water branch with Nobleman and Peach Blossom: support and good company.
6 Jan 2027	辛丑	Mixed	Metal over wet Earth. Plan, don't push.
4 Feb 2027	壬寅	Mixed	Water stem helps, but 寅 clashes both Monkeys: support with disruption.
6 Mar 2027	癸卯	Better	Water over your Prosperity root: the best month of spring.
5 Apr 2027	甲辰	Mixed	Allies arrive; 辰 harms your Rabbits. Team work, care at home.
6 May 2027	乙巳	Better	Friend over Travel Horse: travel, networking and moves.
6 Jun 2027	丙午	Slow down	Hurting Officer heat again. Measure your words.
7 Jul 2027	丁未	Mixed	Canopy 未 and Wood frame; warm, a little heavy. Reflect and plan.
8 Aug 2027	戊申	Slow down	Earth over Metal: lean on your Nobleman, sign nothing hastily.
8 Sep 2027	己酉	Slow down	酉 clashes both Rabbits. Pace yourself.
8 Oct 2027	庚戌	Slow down	Metal over Earth; 卯戌 combines. Consolidate.
7 Nov 2027	辛亥	Better	Water branch; 亥卯 Wood frame. Decisions and launches.
7 Dec 2027	壬子	Better	Full Water with Nobleman and Peach Blossom: best stretch of the year.
6 Jan 2028	癸丑	Better	Water stem. A strong finish; good for agreements.

WHY LATE SUMMER IS SLOW

August to October in both years bring Metal and Earth months that press on gentle Wood, and 酉 clashes your Rabbits. Use them for delivery and review.

Your career plan

Trellis, stream, companions: check all three every February, after 立春.

When	Focus	Action
Now	Support	Find a mentor; ask for training with every new responsibility
2026	Output	Build a portfolio; watch tone with authority
2027	Roots	Strengthen client and peer ties; keep commitments modest
2028-29	Consolidate	Hold your base; keep reserves; no speculation or lending
2030	Move	A prepared role change, with terms in writing
2036 on	Grow	Your strongest decade for income and long-term plans

Every year

- Automatic saving.
- One learning goal.
- Review fixed obligations.

Every partnership

- Written terms.
- Clear roles.
- An agreed exit.

KEY DATES

The 2026 伤官见官 year closes on 4 February 2027 · your Canopy year 2027 favours study · 2030 is the prepared role move · 2036 begins your strongest decade.

If you only do one thing this year, find a mentor and meet them monthly. It feeds the stream your chart most needs.

Continue your journey

Comprehensive BaZi Report

US\$38

Your full reading, with all ten-year cycles.

Annual Forecast 2027

US\$38

Month by month, with ratings and an action calendar.

Compatibility Reading

US\$48

Two charts side by side, with joint timing.

Each offer is prepared from the details already on file. Reply to your delivery email with the reading you would like.

Technical details

From clock time to solar time

Clock time	3 Sep 1987, 16:10, UTC+8
Longitude	-64.6 min (103.85°E)
Equation of time	+1.3 min
True solar time	15:06 (申 hour)

Pillar cross-check

Year	丁卯 · lunar-python ✓ sxtwl ✓
Month	戊申 · ✓ ✓
Day	乙卯 · ✓ ✓
Hour	甲申 · ✓ ✓

Sensitivity: your hour

15:06 solar is six minutes after the 15:00 boundary. If the true time were earlier, the hour would be 癸未: Rob Wealth 甲 and one Monkey (Direct Officer 庚, Direct Resource 壬, Direct Wealth 戊) would be replaced by Indirect Resource 癸 over 未 (己 Indirect Wealth, 丁 Eating God, 乙 Friend). You would have one Officer instead of two, gain Water and add Indirect Wealth; one Nobleman would be lost and Canopy 未 added. The year, month and day pillars, and the lean towards structured work, would not change.

Star counts

Peers (Wood)	1 visible · 2 hidden · 35%
Output (Fire)	1 visible · 0 hidden · 9%
Wealth (Earth)	1 visible · 2 hidden · 17%
Officer · Resource	0 visible · 2 hidden each

Stars, Na Yin, life stages

Nobleman for 乙: 申 (month, hour), 子 (absent). Prosperity 卯 (year, day). Na Yin: year 炉中火 · month 大驿土 · day 大溪水 · hour 泉中水. Life stages of 乙: 卯 临官 (year, day), 申 胎 (month, hour).

Scores and method

Luck: 丁未 1996 2.5 · 丙午 2006 2 · 乙巳 2016 3.5 · 甲辰 2026 3 · 癸卯 2036 4.5 · 壬寅 2046 3 · 辛丑 2056 1.5 · 庚子 2066 2. Years: 2026 2 · 2027 2.5 · 2028 1.5 · 2029 1 · 2030 2. Scores weigh each pillar's elements against your helpful elements and adjust for clashes, harms, punishments and harmonies. Better: 3.5 and above · Mixed: 2.5–3 · Slow down: 2 and below. Day boundary 23:00 (子初换日). Timing describes climate, not guaranteed income; nothing here is investment advice.

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