

Planning the “100-year life”

Living a multistage life in an *Age of Longevity*

The 100-Year Life is a wake-up call that describes what to expect and considers the choices and options that we all will face. Gone is the traditional model of educate-work-retire. The way forward is not determined by our actual age; instead our age and activities, like hobbies become disconnected. This is a call to action for individuals; people like you and me, that a 100-year life can be a wonderful and inspiring one. Plan-Be prepared!

Longevity is no longer about getting older, its really about getting younger!

Role of the ADVISOR

Our Purpose is to maximise certainty & minimise disruption

- protect the family
- protect wealth | grow wealth

Seeks understanding of goals & aspirations
this leads to

appropriate Advice
the goal being

Quality of Life
in a 100-year life



QUALITY GROUP
future-proofing tomorrow

to achieve goals and quality of life one must consider ...

Personal | Family | Business | Political | Social | Economic | Currency

Steps to *FUTURE*-proof your tomorrow *the goal being quality of Life*

1. Audit your assets Tangible and Intangible
Family - Friends - Career - Hobbies - Spiritual life
Savings - Investments - Retirement goals ...
2. Use your free time wisely
Invest in fitness, new skills, and relationships
3. Think about experiences
You have had, want to have, and plan for them
4. Experiment; follow your passions
There are no role models out there
5. Be flexible and open
Explore your options
6. Examine your attitude.
What do you see?
... in your multi-stage life
a series of sunsets
or glorious sunrises?

START... now
Use your free time
WISELY ...



Steps to *FUTURE*-proof your tomorrow *the goal being Financial FREEDOM*

1. Protect self and family from the financial consequences of
Death of the breadwinner(s) ... Critical illnesses ... Inability to work
Loss of key people in the business, planning exit strategy from the business
Use the business to provide for retirement planning
2. Estate planning; for multiple countries
Wills, minimising inheritance taxes, ensuring heirs have access to cash
Selecting executors and guardians wisely, living & testamentary trusts
3. Savings & Investments to meet certain goals
Invest monthly or with lump sums to educate children, invest in property
for that special holiday, create savings and wealth in hard currency
4. Retirement planning for a 100-year life
The multistage life demands working longer, determined by how well
savings, and investments perform. Beat bank deposit rates, Beat inflation
Minimise tax. Sustainable wealth is measured in hard currency.

Factor in global job mobility, work from anywhere business models (digital
nomads) and PLAN B dual residency, “golden VISA” programs in a upside
down world. One job, One career, One home is a disappearing way of life!
5. Diversification in investments is key
Africa represents 3% of global GDP, The UK 12% The USA 15,9% EU 15,4%
No one country or asset class is the complete investment solution.
6. Protection of wealth
Cost effective solutions exist to protect wealth from creditors, partnerships
that have gone bad, governments and tax authorities that are over zealous
from estate, probate costs, executors fees and inheritance taxes

START ... now, BE in control!