

You can truly Invest for the rest of your life

In these uncertain and unsettling times, it's worth getting back to basics.

Time is our most precious asset. For each of us our remaining time is unique. To get the best out of it, we need to understand how it might unfold and then seriously invest time to plan other aspects of our future.

Financial investments

For most of us, money decisions are challenging. A major reason is that we don't easily 'talk money'. Even with a skilful professional – such as your financial adviser - the conversations can be difficult, like talking to someone native in another language.

Yet to do a good money job with you, advisers need to help you with unfamiliar concepts like assets, return on investment, level of risk, tolerance of risk, diversification, tax and so on. It's enough to make your head spin. It's difficult for you and your adviser and puts pressure on how well you can both build a trusting relationship.

Time talk

Talking time is a whole lot easier. We all talk time. Just think of how often you use time talk to frame your day. When will I get up, what time will I leave for the bus, how long will the trip take, and so on. Barely an hour goes by without a time thought. It's no surprise that the word 'time' is said to be the most used vowel in the dictionary.

Because of this, we use time naturally. It's easy to share ideas with others about time.

Having the time discussion before more typically difficult ones like financial, health and estate planning helps to establish new relationships and build on existing ones.

Time Plan

Time talk helps us focus on the key issues that lie ahead. We can commit more easily to health, money and estate planning decisions, by first framing our future through the time lens.

Key issues include:

- How much time will I plan for?
- How well might I be and what could I do about it?
- How can I get more of it?
- Who can help me make best use of it?
- What should I do when it's running out?

It unusual to go on any journey without a time plan. The rest of our life is a journey: it deserves a time plan too. It's called a longevity plan. As with any journey, things change along the way. As well as being a roadmap for the present, your longevity plan is a process that you can flex as things change

Investing in time

Time is money? Time has a value but it's not like money because you can't store it for the future, only make the best use of it.

The free SHAPE Analyser provides the first piece of your time investment, reviewing the five key issues that can influence your remaining time. It suggests a time frame for the rest of your life and provides more information about each of the key stages, reflecting your own inputs.

If you decide to take more serious action by subscribing to your Longevity Plan, you use a process which has identified the major steps that lie ahead and prompts you to customise your responses. These provide a basis for discussions with all your professional advisers.

As life changes you can review and adapt your major decisions to reflect your updated longevity plan, which is truly an investment for the rest of your life.

Longevity planning helps us put all these thoughts together to manage our future

It's a good idea to update your SHAPE Analyser results regularly - why not do one now?

Try your free upgraded
SHAPE Analyser now