

How to truly invest for the rest of your life

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 our future.

Financial investments

For most of us, money decisions are challenging. A major reason is that most of us don't easily 'talk money'.

Even with a skillful professional adviser the conversations can be difficult – like talking to someone native in another language. To do a good money job advisers need to help you with concepts like assets, return on investment, level of risk, tolerance of risk, diversification, tax and so on. Enough to make your head spin.

Not surprisingly, many people give consent to strategies they don't really understand. It's difficult for both you and your adviser.

Time talk

Talking time is a 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 it take, and so on. Barely an hour goes by without a time thought.

We use time naturally. It's easy to share ideas with others about time. This helps to build trusting relationships.

Time to Plan

Time talk helps us focus on the key issues that lie ahead. We can commit more easily to health and money decisions having first framed 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 is unusual to go on a journey without a time plan – including when I'll start, how long might it take, how long in each place.

The rest of our life is a journey: it deserves a time plan too. It's called a longevity plan.

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** reviews five key issues that can influence your remaining time. It suggests a time frame for the rest of your life, based on your own inputs.

Your **Longevity Plan** then builds on your SHAPE results to create an action framework to underpin your major decisions, which you can review and adapt to reflect changes over time. It is truly an investment for the rest of your life.