

Why Try This Disruption Solution?

We have recently seen lead stories in media about aged care and disability concerns, changes to super, are annuities worthwhile, accessing the equity in your home – not to mention the pandemic. All these issues are disruptive and unsettling.

The common thread is the impact on you – is there a solution which empowers you to take more control of your life?

Time is the bottom line

We recently presented a training webinar to financial advisers called **Time is the Bottom Line**. We explained how time concepts underpin almost every major financial decision we make, such as:

- how long will my money last
- how long should I be planning for
- how often should I review my situation
- are these time questions different for me and my partner and so on.

Planners were impressed enough to begin to engage their clients with this concept. As we explained, we all speak time so getting timeframes clear helps with all decisions.

A broader viewpoint

It's not just the financial decisions. 'How long' and 'when' questions permeate our days (and too often our nights!)

The good news is that we all speak time and understand its one-way nature. Once we have a good sense of a time frame for the rest of our life, we can take two actions:

- We can decide whether to try and influence that timeframe and devise a reasonable plan of action.

- We can talk more easily with each of our counsellors – whether family or professional – and use the same time frame as the background to our discussions and decisions.

A well-informed time strategy underpins our decisions for the rest of our lives.

State of mind

With a time strategy we are on the way to a more constructive state of mind, engaging with the future rather than fearing it.

Changes to our surroundings (eg pandemic) are viewed in a longer-term context, which makes us less vulnerable to short term anxieties, and able to refocus on important elements of our future.

Getting it all together

By undertaking all our major decisions in the context of our personal timeframes, it is simpler, quicker to adapt to change, easier to get understandable advice (and much less expensive) and be more comfortable with our decisions.

These are just some of the benefits of a well thought through longevity strategy. It's why we designed the process for each person to develop their own longevity plan, to inform and integrate with every other source of advice.

Your Longevity Plan

Start or revisit your own Longevity Plan to prepare for the future. It's a calming and positive resource.

Try your free upgraded
SHAPE Analyser now