



altiorvita

life balance : life blueprint

Make the most of your money,
get more out of life



Today or the future?

Lifestyle now or saving and investing for tomorrow?

It's about making the right choices.

Your Life Blueprint™, from Altior Vita, relates to your life.

It's driven by you, not by market sentiment.

It's about living the life you want to live.

You want to do things, have enough, and know you'll be okay.

This is the way advice on Financial Planning, Wealth Management, and Investing should work: from your viewpoint, completely and wholly for your benefit, without conflict between your best interests and someone else's.

And with the help of your Wealth Architect™ it's the way your money can now work for you.

The **Life Blueprint™** advising process makes sense out of competing personal goals.

It shows you how you can invest well and still live well now.

It addresses your financial needs and your dreams, your legacy and your interests, your investments and your loved ones – all you value in life. It shows you how to make intelligent choices between different, often conflicting, priorities to achieve a unique personal equilibrium.



Financial Security, Investment Risk, Financial Independence, Inflation Risk, Retirement Age, Shortfall Risk, Retirement Income, Risk Capacity.

The Life Blueprint covers them all.

To understand how the **Life Blueprint™** process works, imagine your priorities each has a lever, which you move backwards and forwards between two possible results: ideal and acceptable.

Ideal embodies your greatest aspirations. Acceptable is a lesser but still satisfying outcome.

Moving all levers – your priorities – to the ideal side would be unrealistic; leaving you no room for manoeuvre, requiring investment markets to achieve wonders for you.

Choosing only acceptable outcomes would be no better, requiring you to make unnecessary sacrifices of your lifestyle.

For each priority, you simply move its lever one way or the other, in effect creating an equilibrium point for each.

The **Life Blueprint™** advice process - provided by your Wealth Architect™ - shows you how to adjust your financial levers to achieve a personal equilibrium that avoids unnecessary sacrifices and needless risks.



How should you invest?

Before we can answer that,
we need to understand your life and your priorities.

What do you want to do, to learn, to have, to become?

Viewing investing from the standpoint of your life's priorities is a completely different, better, way of doing things. It gives you a massive advantage. It's a revitalizing process.

Positioning your priorities appropriately, you'll be able to see yourself doing what you've always wanted to do. The slightest alteration, adjusting the lever of any priority a little one way or the other – can expose interesting possibilities, beneficial choices, and astonishing alternatives.

Perhaps reducing your investment risk means only a minor adjustment to your retirement income. Possibly retiring earlier isn't so important if you can travel more now, as well as in retirement. Maybe leaving a slightly smaller legacy means realising a long-held dream today.

With your Wealth Architect, you make decisions and investments that relate to your life's goals, not decisions that only relate to uncertain financial markets.





Welcome to Your Life Blueprint Confidence Area™

Here, your life and your financial needs are in equilibrium.

After you set your priorities, your Wealth Architect™ designs your **Life Blueprint™** to reflect them and presents it to you. The plan defines Your **Life Blueprint Confidence Area™**, the place where your life and financial needs meet in perfect equilibrium.

Now your financial and investment plan can be implemented; built for your life and designed to maximise gains and minimise losses, taxes, and fees.

Life Changes, Goals Change, Markets Change, and your **Life Blueprint™** can change with them.

Ever been told to invest less?

Your Wealth Architect might make that very suggestion one day.

Life is rarely certain and investment returns never are.

But you can be confident about what to do thanks to your Wealth Architect's ongoing advice.

If an unexpected event, expense, or market calamity threatens to push you out of **Your Life Blueprint Confidence Area™**, new advice can help to keep you in it. If market performance is stable, new advice may still improve your choices. If beneficial markets favour you, we might suggest you spend more or reduce your investment risk.

A **Life Blueprint™** is a living thing, continuously remodelled to help you get the most out of life. Simply put, the **Life Blueprint™** process helps you control your life and your money together.

The Life Blueprint™

is an advice process that's ongoing
and based solely on your life and dreams.



Your **Life Blueprint™** makes your life and your investments a balanced combination, tailored exactly to your personal requirements.

You are in that place of greatest comfort – Your **Life Blueprint Confidence Area™** – in control of achieving your goals; and with clarity of your progress to achieving them.

No more uncertainty about what to do when faced with change, expected or otherwise.

Of course life changes, of course priorities change, they always do for everyone, but whatever happens, your **Life Blueprint™** will adjust to it or prosper on it as the occasions presents themselves.

Your **Life Blueprint™** always views your money through the eyes of your life and the things that are truly important to you.

**For an initial discussion, entirely at our expense...
call us on 020 7824 5160**

Get peace of mind, stay in control



When you become a client of **Altior Vita**, you have access to a range of unique online tools that we have created to help give you the confidence in your financial situation that comes from having complete clarity and control of it.

You can access the financial information, on which your **Life Blueprint™** and **Wealth Management Blueprint™** are built, and update it whenever you want.

You can view current valuations of your portfolio, review performance history, read and store important documents and communicate securely with your Wealth Architect.

All this is available, with the highest levels of security, not only over the internet, but also on your mobile devices, be they iPad, iPhone, BlackBerry or Google Android.

It's easy to get started - just call us on 020 7824 5160 and talk to a Wealth Architect™ now.

The value of most investments and any income they generate can go down as well as up, meaning you may not get back the full amount you invested.

Most investments should be considered as a medium to long-term commitment, meaning you should be prepared to hold them for at least five years.

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