








Changing Life and Wealth

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An initiative of Longitude68.com

Take a learning holiday with us

and work on your financial success

Inside is the key to mastering your wealth.
Acquire the knowhow and retain control.
Save money, lower risk, avoid pitfalls.
Do so whilst getting away from it all.

www.changinglifeandwealth.com

Imagine.

An enduring secure income from your wealth allowing you to

Live, play and do what you want, where you want.

For as long as you need.

Hard to obtain

Highly valued and **valuable**

Unique offer for you and **your future.**

Depending on how you cut it, somewhere between **24%** to **38%** of higher income earners and retirees in Australia and New Zealand do not use a financial adviser, preferring instead to 'DIY' their money management.

We couldn't agree more.

Having decided to manage your own wealth, this means at times seeking an opinion here and there. It also involves purchasing various services, investments and products, and wisely hiring the services of an accountant, but **not** a financial adviser. DIY'ers don't want to be *told* what to do. They want to do it themselves.

Again, we couldn't agree more.

DIY investors face additional challenges and risks. The How, What, When and Why of investing is changing. Conflicting information and advice from a plethora of sources can be overwhelming. More complexity and choice with technology changing things fast. This new world demands more from you if you are to remain on top.

A Game Changer: Why not acquire the practical know-how in tackling the big issues yourself.

Most advice and wealth offers come with bias, and we all know of a related disaster story. How do you do what's best without being taken advantage of? Impartiality is a rare commodity in financial services.

Learning how to DIY invest well is not as hard or as complex as many professionals within financial services would otherwise lead you to believe.

What if there is a way for you to learn **all you need to manage your own wealth easily and well; confidently** and **safely?**

This is where we come in

DIY investors can achieve more

Below sums up what we have heard from DIY investors over time.

For the most part they sometimes felt alone and unsure with key decisions. With all that is on offer by so many different sources, what should one avoid? Few fully factored in all the considerations to evaluate matters well. Almost all had experienced a ‘change event’ or threat to their wealth.

Many took a passing interest in learning but it was random in approach. Past experience (or that of family members) drove core decisions. Few had a sustainable, calculated, holistic secure strategy or anything other than cursory calculations. Input from an accountant was common but ad-hoc.

They had achieved many positive outcomes too, yet they knew that if they could acquire insightful know-how they would be in an even better position.

Build your professional approach

- ✓ **Build** towards the outcomes you seek
- ✓ **Devise** your own Investment Philosophy
- ✓ **Learn** to evaluate any investments’ suitability
- ✓ **Know** how to filter noise from insightful information
- ✓ **Assess** and learn about risks and returns objectively
- ✓ **Determine** the right mix of growth + income best for you.
- ✓ **Create** your wealth strategy and then maintain it with ease
- ✓ **Acquire** insiders’ tips and traps of building and preserving wealth
- ✓ **Understand** the types of investments available and how they work
- ✓ **All you need to know** about markets and economics (and no more)
- ✓ **Where to go,** what to use and how to save with services and products

This is what we do

What makes us different and **ideal**

No one else provides **impartial know-how** for DIY investors forging their own path. What we provide lasts a lifetime in the skills you will acquire. We believe it's the game-changer.

Below are the 4 differentiators others struggle to match.

- **We are Investment agnostic.** Direct or managed- we don't mind. It's what is best for each person is what matters.
- **We are Asset agnostic.** Property, equities, gold, financial, alternate assets etc. Again we don't mind as our role is to inform and up-skill for you to make your own choices.
- **We are Impartial.** We are not selling any product or investment. We don't take commissions or kick-backs. There is no other agenda.
- **We treat everyone the same.** No matter how much you have or who you are. No asset based percentage fees. No commissions. Not even hourly rates. Just one flat ongoing fee reducing by 95% after just 6 months.

We recognise each person has a unique history, series of beliefs and circumstances. Creating self-awareness with money is a key to success and a focus.

It's not so much what money does to you, but what you do to it. That's what matters. Knowing your habits and beliefs formed since childhood is key to successful investing longer term.

Start with what you want from life. **Investing is not an end in itself.**

Who are we?

Changing Life and Wealth is a trans-Tasman firm of well-regarded industry experts in key roles spanning; investment, research, equities, real estate, insurance, finance and financial advice. Seasoned, accomplished professionals. www.changinglifeandwealth.com

"I did this because DIY investors **require truly impartial and personable knowhow ….with no hidden agendas.**

Distilling into its essence what I've learnt from working with over 50 highly accomplished money managers, representing literally hundreds of years of experience is a real game changer. What's more I get to do what I love whilst helping others achieve their own aims!"

Grant Pearson - Founder

Grant Pearson: Conducts all retreats and most coaching sessions.

- **His CV** is available on LinkedIn.
- **References** on request from senior industry executives
- **Resides on two Investment Committees $3.5+ Billion** FUM
- **Non-executive interest** in an innovative global fund manager
- **Accomplished trainer, columnist and public speaker.**
- **Registered Key Person and Responsible Manager** with ASIC

His 30 year career spans global investment houses and client advisory firms including; ING, Merrill Lynch, AMP, ABN Amro, Axa, Frank Russell and Lend Lease.

Fields of expertise: Investment management, and investment technology. Led national private advice firms, a senior leader of a global high net worth client advisory business, developed sophisticated investment offerings, and worked in key positions spanning; compliance, investment, insurance, debt, and share broking. An accomplished leader and builder of businesses; latter roles were at the executive level within the industry.

Our 6 Principles of Investing

"You don't need to learn how to be a Great investor, just a Good one."

This is our core belief. 'Great' requires a great deal of effort, risk and time and for most it's simply not needed. 'Good' is enough. It requires much less of all the above and so is more affordable and more realistic. 'Good' gets you to where you want.

"We are against extremes"

Extreme views on most things including money don't end well. It is unreasonable by its very nature. An example is only investing *one* way in *one* asset class such as shares or property. Schemes promising great outcomes, such as with currency trading, are further examples. Investing has as many fads as there are miracle diets. We avoid both.

"We are for Goals based investment and debt management"

Wealth should always have an intended series of uses. Each use generally has a time frame and perhaps a degree of need for income. We teach how to invest each portion for each intended use. Fear Of Missing Out (FOMO); is often behind fear and greed. Once you learn to be comfortable with achieving what you want with the risks you can accept, returns and opportunities elsewhere no longer matter.

"Harnessing the power of Time lowers Risk and increase Returns"

Time can be a friend once you understand its impact on wealth, an enemy of the ignorant. Time can warp expectations, measurements, facts, understanding and interpretations. But time also can deliver lower risk outcomes and lessen angst when the world goes a bit crazy.

"Wealth success = Science + Art"

Balanced Portfolio and Efficient Markets theories have been proven not to work. Likewise, that chestnut of 'Property won't go down' is just as dangerous. Investing requires factual and proven scientific inputs; but as it also involves humanity, 'art' has to be in the mix. Understanding how to blend your investments in this context is crucial.

"It's always about the income, even when the goal is growth"

Income ultimately drives asset valuations and personal security. Income is what we spend to live and enjoy life - not yields, percentages and other esoteric concepts. We devote a lot of teaching to how to benefit from income when making good investment decisions.

It is **not advice.** We are **not advisers.** **We deliver Know-How**

Us versus **advisers**

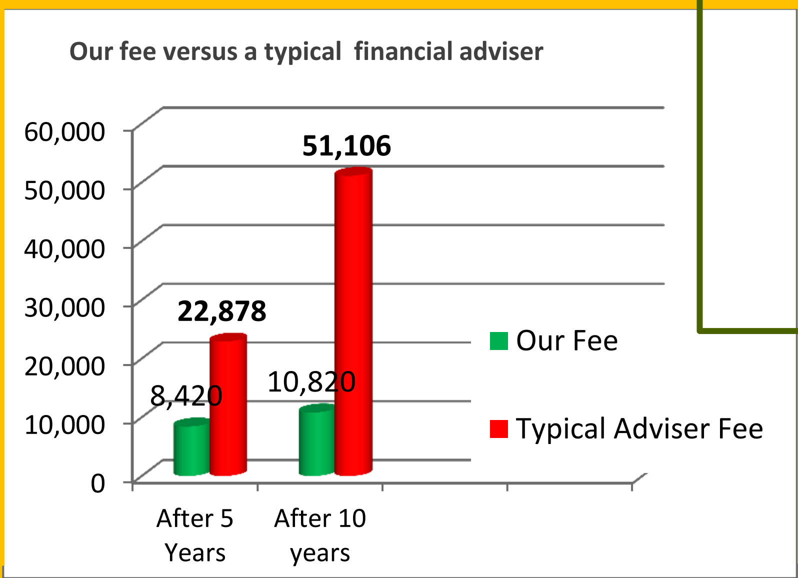
Financial advisers 'catch the fish' for people. It's a good service for many, however it side-lines you from decision making and acquiring knowhow that many DIYers desire. It is also an expensive process over time. Often it is biased and as the year's pass; its value diminishes, yet many become ever more dependent on it.

We teach you how to 'catch your own fish'. Our focus is on reinforcing *your* capability, skill and independence. We also provide ongoing assistance and support.

Benefits;

- ✓ **Big direct savings** Compare $40/month +1 hour a week, versus 0.75% p.a. of assets and an extra 0.5% to 1% in service costs via typical 'advisers'.
- ✓ **Keep control** and make wise decisions confidently, with support and the right tools
- ✓ **Peace of mind and security** that good money management delivers over time.
- ✓ **Make more avoiding unnecessary costs + products;** and most of all, taking a wrong path, endangering a lifetime's hard work and a secure future.

Typical Savings: $500,000 portfolio example



+ $14,458 after **5** years

+ $40,286 after **10** years.

+ $13,817 more in service savings

$54,103 cost savings

$69,582 additional wealth

Based on a $500,000 portfolio, Cumulative basis utilised. 7% p.a. return reinvested, 0.7% p.a. adviser fee, 20bps product fee savings. Ensemble selected. Additional cost savings invested at 7% p.a.

4 days to begin……

Immerse yourself across 4 days to gain knowhow and benefits lasting a lifetime; we go deep on the essentials. Learning without distraction. Thereafter we're on hand every fortnight for 6 months, coaching to help you put things into place and layer up additional knowledge as required.

We appreciate that deciding to invest in yourself requires careful consideration. After all it's also what we teach you when investing! Consider this;

1. **Part of the fee may be tax deductible** (Part is also usually fundable from your SMSF).
2. **No obligation.** Contact us with any questions before proceeding. No contracts and no enduring commitment.
3. **Perspective.** The cost of the Ensemble retreat equates to an average years' car repayments, or that of an adviser's fee. Each person weighs up the cost against a lifetime of savings, reducing risks and angst, and creating additional potential to produce more wealth.
4. **Your 4 days away is your 'learning' holiday**. Enjoy a relaxing break whilst you learn.

Select: Our private bespoke service. Luxury accommodation and dinning with additional activities. Being 'one on one' means each is individually priced, starting from $13,500. 6 months coaching included. Thereafter, a 95+% fee reduction ongoing.

Ensemble: Our small group service. A shared experience (6-10) adding a socially enriching element. Benefiting from the group more than halves the cost of **Select** to below $6,900. 6 months coaching included**.** Thereafter, a 95% fee reduction ongoing.

Partners? We encourage their attendance by charging *only* at the cost price of travel, meals, accommodation and incidentals. Course tuition, hosting, materials and ongoing *joint* coaching are complimentary. When they get involved - better outcomes prevail!

Your 4 day game-changer!

Ensemble retreats are hosted 4 times a year. **Select** retreats by appointment. All are in our office locations in New Zealand, Java or Australia over 4 nights; outside cities in comfort but amongst nature. Away from daily distractions; Life's important decisions are best done from a position of clarity and enjoyment.

Borobudur- Java

Southern Lakes – New Zealand

North Queensland – Australia

What to expect

Days are a mixture of learning, discussion, reflection and relaxation to aid retention utilising proven adult learning frameworks. **Quality over quantity.**

You gain an overall understanding of all core aspects to master your wealth and the basis to better absorb what will be delivered during the preceding 6 months coaching.

A good portion of each day is spent in tutorials and 'one to ones'. Except airfares, most else is included!

Grant knows each location well, and sets out to deliver a 'local' experience unlike any travel company ever could.

Your fee includes most meals + refreshments, quality accommodation, local transport to/from the arrival airport, activities, programme materials, tuition, and 6 months of coaching. Only your airfare is additional.

What you **get**
Benefits + Value + Know-how

Naturally on any of these points we can supply more detail and much can be found on the website www.changinglifeandwealth.com

We don't tell you what to do; we show what you can do. You make the decisions from there.

You don't invest or purchase financial products with us. Again we teach you how to best do this yourself, in the various ways available (there are more than you think).

No bias as to what to invest in. We provide an objective way for you to choose a mix of investments that is right for you. You could say we are 'agnostic' as to which asset class(s) are utilised.

You uncover uncomfortable truths about ways to invest. Their pros and cons, good stories and bad; backed up with facts, experience and data. Sometimes this goes against long held beliefs with investing you weren't consciously aware of. Whilst confronting, it's also beneficial.

You get an insider's view and know-how. Save money in transacting, managing and in time. It is likely to save more by avoiding investing the wrong way or into the wrong things.

You learn the methodologies to invest that remove uncertainty and angst to buy/sell/hold an investment and how much to place where. Navigate the big decisions in your life and in markets easily

You obtain how to structure wealth to align with its intended use over the time frame you require and at a level of risk you are comfortable with. This is called 'goals based investing'. It works.

You acquire essential tools, calculators, insight and references to reputable services along with 'intel' to keep you abreast of all you will need for the years ahead. There is also our forums where you can chat with fellow members (questions, views, experiences etc.). An annual conference is held free of charge.

Considering a lifestyle change? We show you how to go about it. Discover the What, Where, and How that's involved. It's far more achievable than what you may think.

Immerse yourself in the location

Why not extend your working holiday and take advantage of the places, experiences and activities each has to offer. There is something to suit everyone at each of our locations.

Java: Embedded within a coffee plantation amongst the highlands of Central Java. Overlooking active volcanoes not far from the world's biggest Buddhist Temple (Borobudur) lays Mesa Stilla Resort and Spa. A place like no other.

Southern lakes NZ: Majesty on a grand scale. Clear air, altitude and bright skies. Lakes and adventure abound. Summer or winter there is much to see and do. Southern New Zealand boasts some of the best lodges on earth. Where better to relax and develop know how.

Northern Queensland: The world's largest coral reef and the famous Daintree rainforest. The relaxed coastal town of Port Douglas hosts Niramaya Resort. World class diving, fishing and adventure await. As with our other two locations, golf courses, wold class spas, walking, cycling and an array of dining experiences are close at hand.

Whilst we have both structured and informal time together, you will also have time to yourself. The four days balance learning with exploration and relaxation. Each selected resort/lodge and the cuisine you will enjoy, reflects the environment and culture of the nation each lies within. www.changinglifeandwealth.com

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