

How can we preserve and grow our wealth?

Protecting and growing your wealth means having a financial plan; regularly reviewing it; understanding your requirements and safeguarding your investment while growing it; knowing what you are getting and what it will cost you.

Given the rapid changes taking place in our world today, and the social, political and economic volatility that accompanies them, wealth preservation has become a core function in wealth planning and asset management.

While the point of growing and protecting your wealth is primarily to make money or wealth; the primary focus of wealth preservation is not to lose that money. There may be different strategies to achieve that, like growing your net wealth at a rate greater than inflation or limiting the charges or cost of your wealth.

But when it comes to preserving your wealth, the key words are “over the long term”, regardless of whether your goal is to provide for your own retirement or to leave a legacy for future generations, or both. The most important ingredients are, staying ahead of inflation to strengthen your purchasing power; growing your wealth with caution to avoid irrecoverable losses; and doing this over the long term.

Therefore, wealth preservation involves a long-term plan and preservation strategy that will safeguard your wealth from any number of potential threats, including yourself. Yes, yourself: because sometimes it is all too easy, when unexpected needs arise, to dip into your capital, thinking you will top it up again later. That seldom happens, and that is what short-term investments are for.

So, to safeguard your long-term investment, you will need a sound wealth preservation plan that takes into consideration all the potential pitfalls and threats, makes use of the best available advice and tools, and which is fully geared towards achieving your specific long-term goals.

Among the available tools are options such as investing in a variety of assets that hedge inflation while allowing for optimal growth over the long term: in a nutshell, diversifying your portfolio against a long-term goal. Understanding the difference between short and long-term objectives, planning in advance

and selecting the right tools and strategies are paramount. This is where our expert advice is invaluable.

Just like growing your wealth involved risk, preserving it may also involve some risk. But you can take steps to limit it by balancing the relevant factors. In fact, risk management should be at the centre of your wealth preservation strategy. By carrying out a sophisticated risk-profiling assessment right from the start, we measure your tolerance to risk. Then, through transparent and straightforward advice, we create your unique investment plan for your wealth, balanced to suit your attitude to risk, giving consideration to your wider objectives.

As we are independent, we are not bound by the products of any one institution, which means we have the flexibility of sourcing the best solutions from the open marketplace.

If your long-term goal is to provide wealth for your family or future generations after you are gone, another important factor to consider in your wealth preservation plan, is how to transfer that wealth to them.

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