Lifetime Financial Planning

the cause way

Hadyn Bernau and Jevon Fulbrook

Cause Way

What would our world look like if our level of investment in causes was raised to match our level of care?

Cause Way

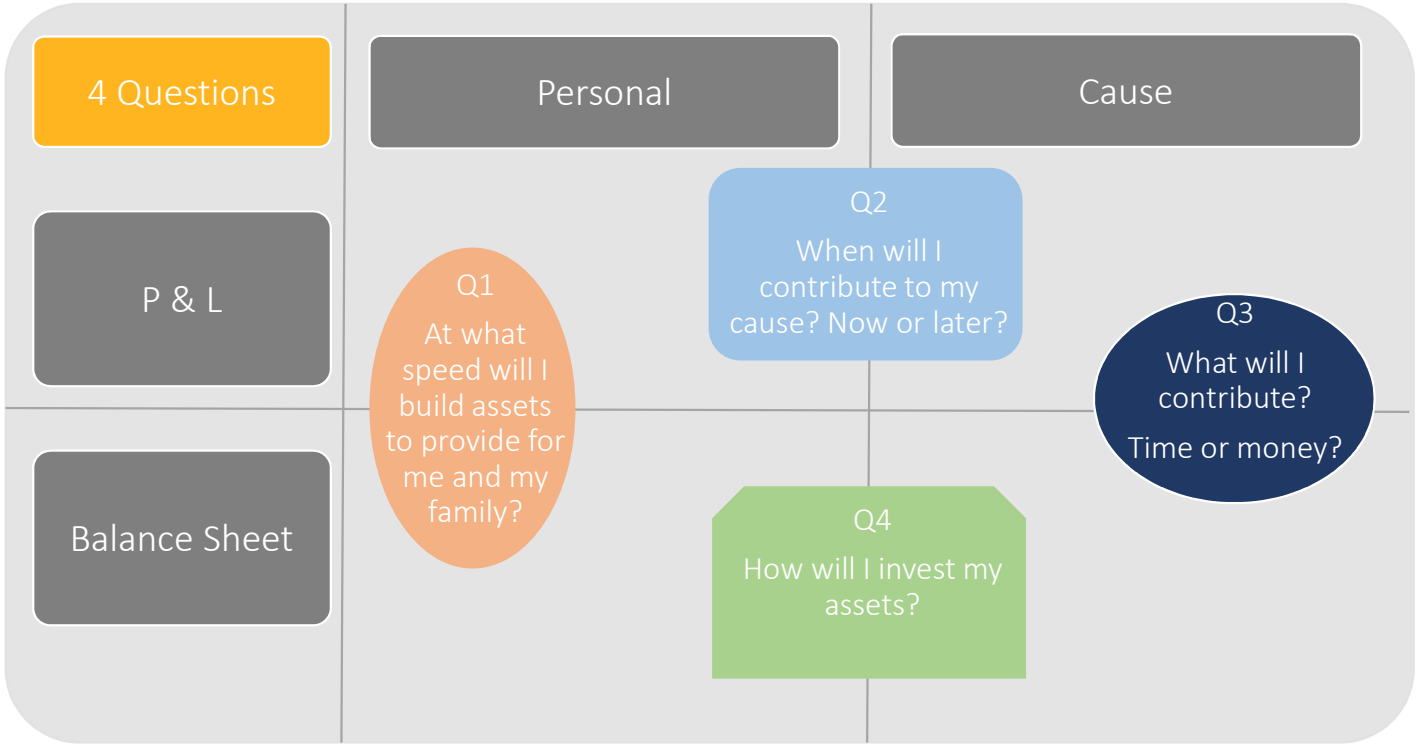
Q: What am I trying to maximise in my life? (What is my cause?)

1. Career success.
2. Happiness.
3. Love and relationships.
4. Spiritual ends — e.g. salvation/honouring God/becoming pure/a better reincarnation/living a morally good life.
5. Pleasure/comfort/money/housing/food/experiences/travel/ retirement.
6. Security/freedom/choice/health.
7. Provision for family.
8. Social causes.

in scope in this presentation

Cause Way

Key Questions



Cause Way

At what speed will I build assets to provide for me and my family?

- Utility curves
  - Downward sloping for our internal family cause
  - Flat for our social cause
- Key question – return on investment of time invested into our internal family cause, versus our social cause

Cause Way

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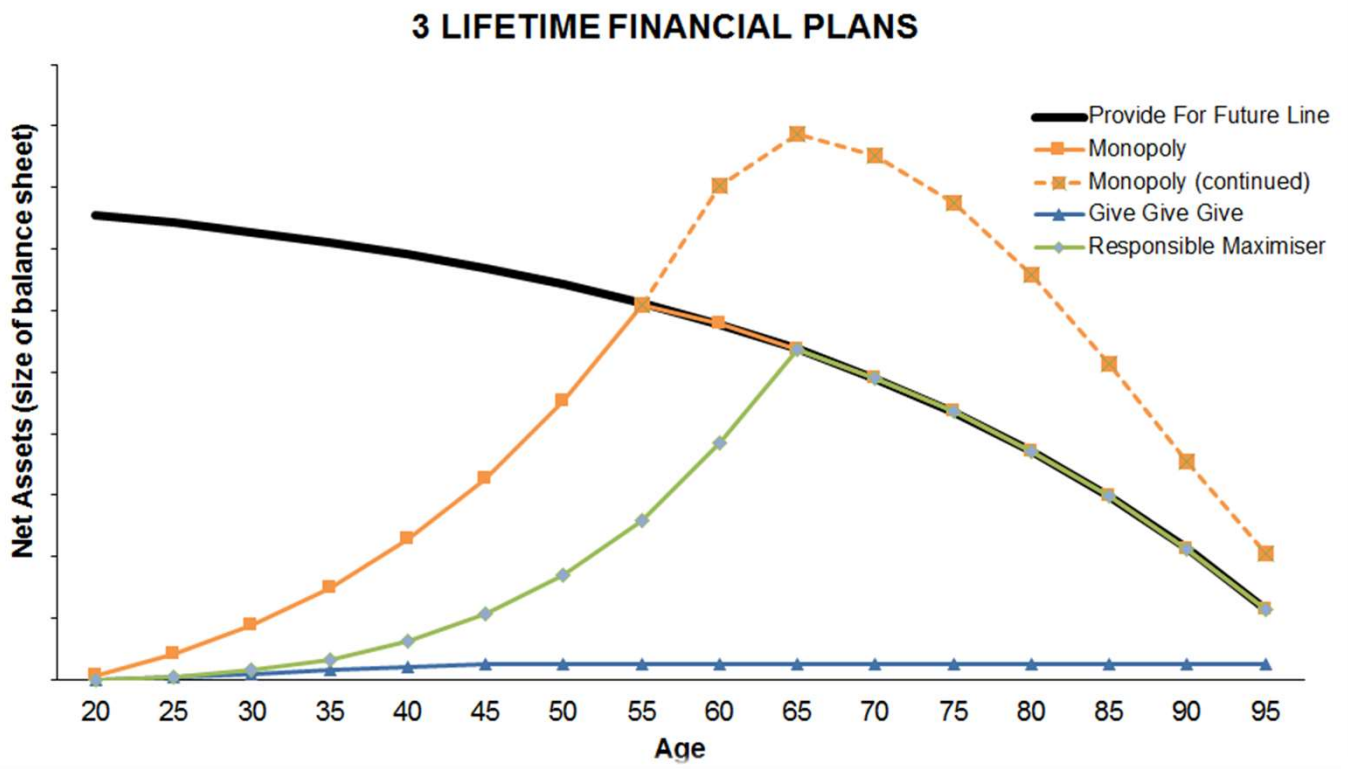
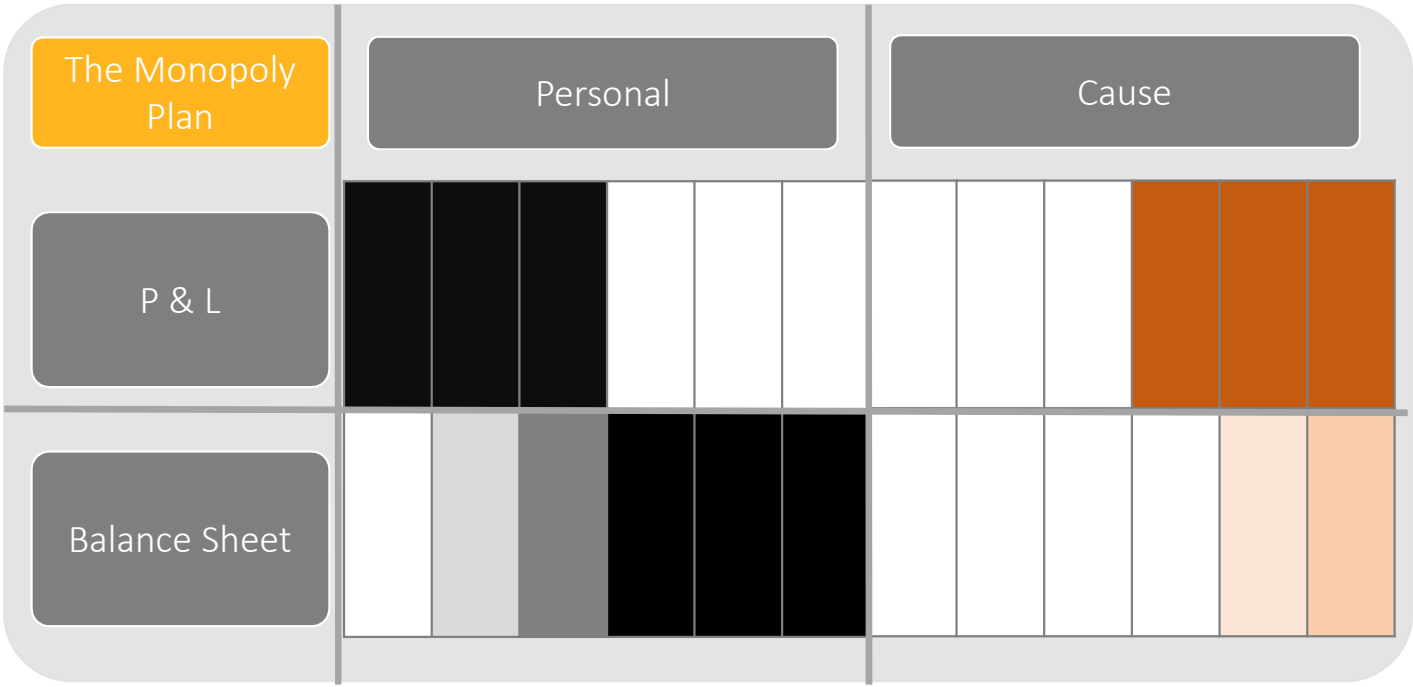


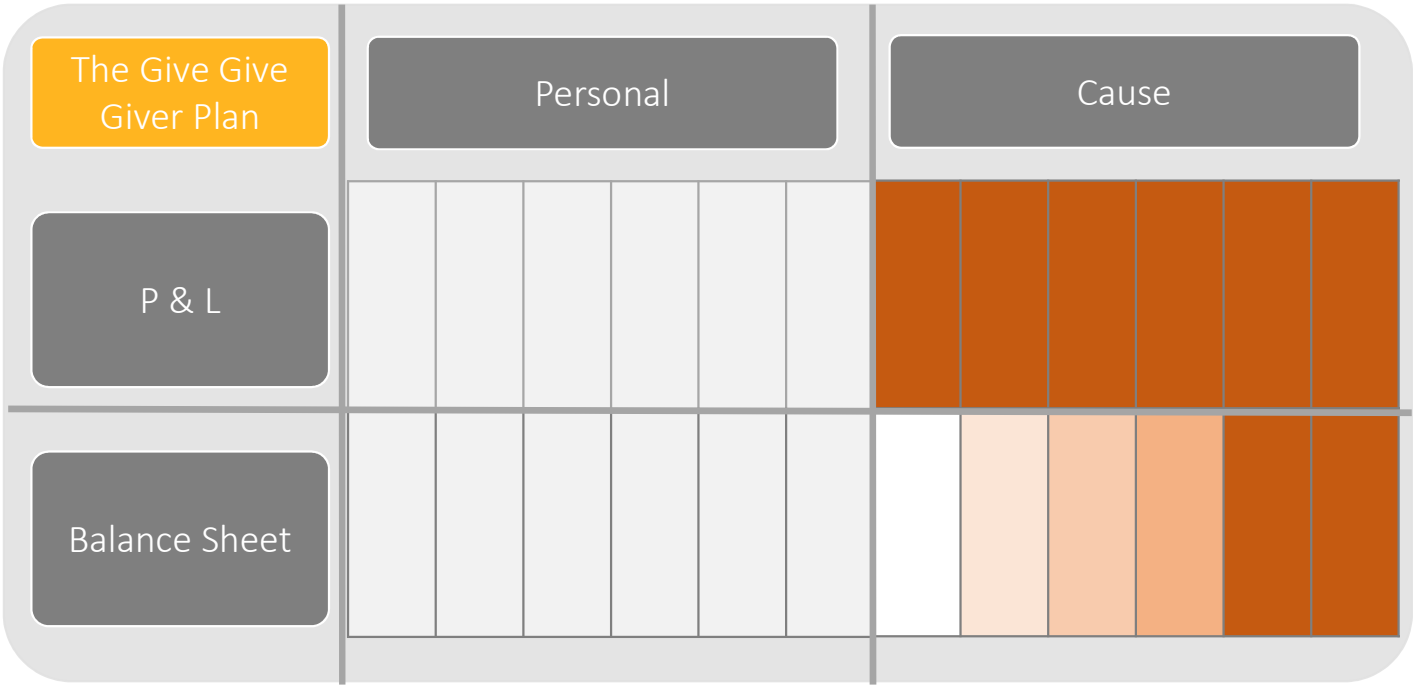
Cause Way

The Monopoly Plan Life Grid



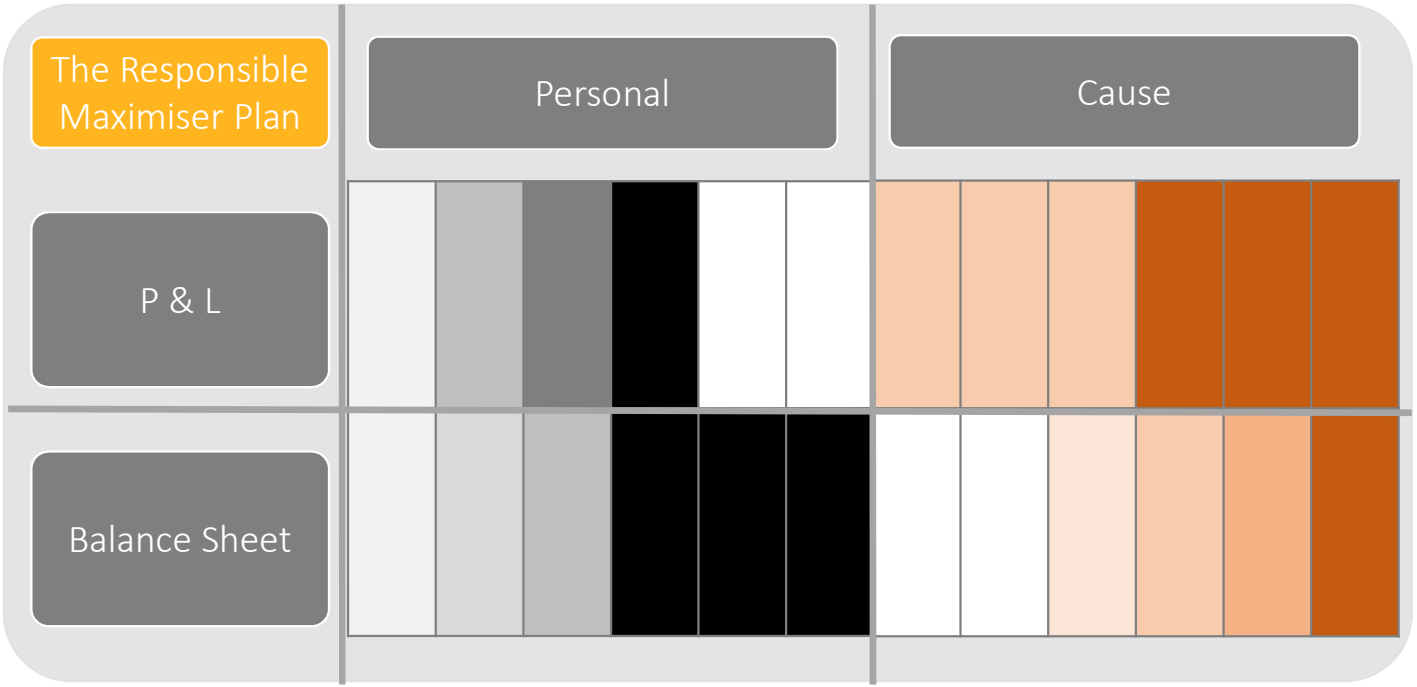
Cause Way

The Give Give Give Life Grid



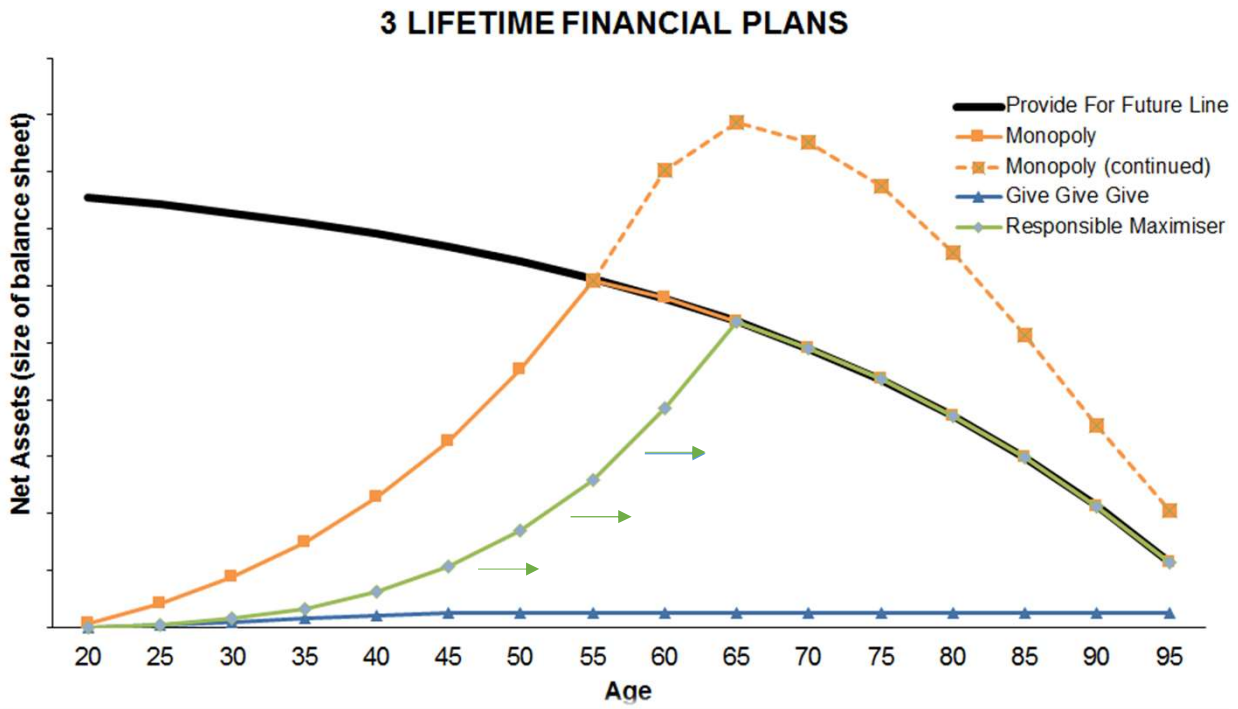
Cause Way

The Responsible Maximiser Life Grid



Cause Way

Pushing the Responsible Maximiser Curve to the right



1. Improving one's financial Cause Way literacy and planning
2. Purchasing life and income protection insurance
3. Renting for longer
4. Building 'soft assets'
5. Utilising a social worker or social entrepreneur salary market place

Cause Way

What will I contribute? Time or Money?

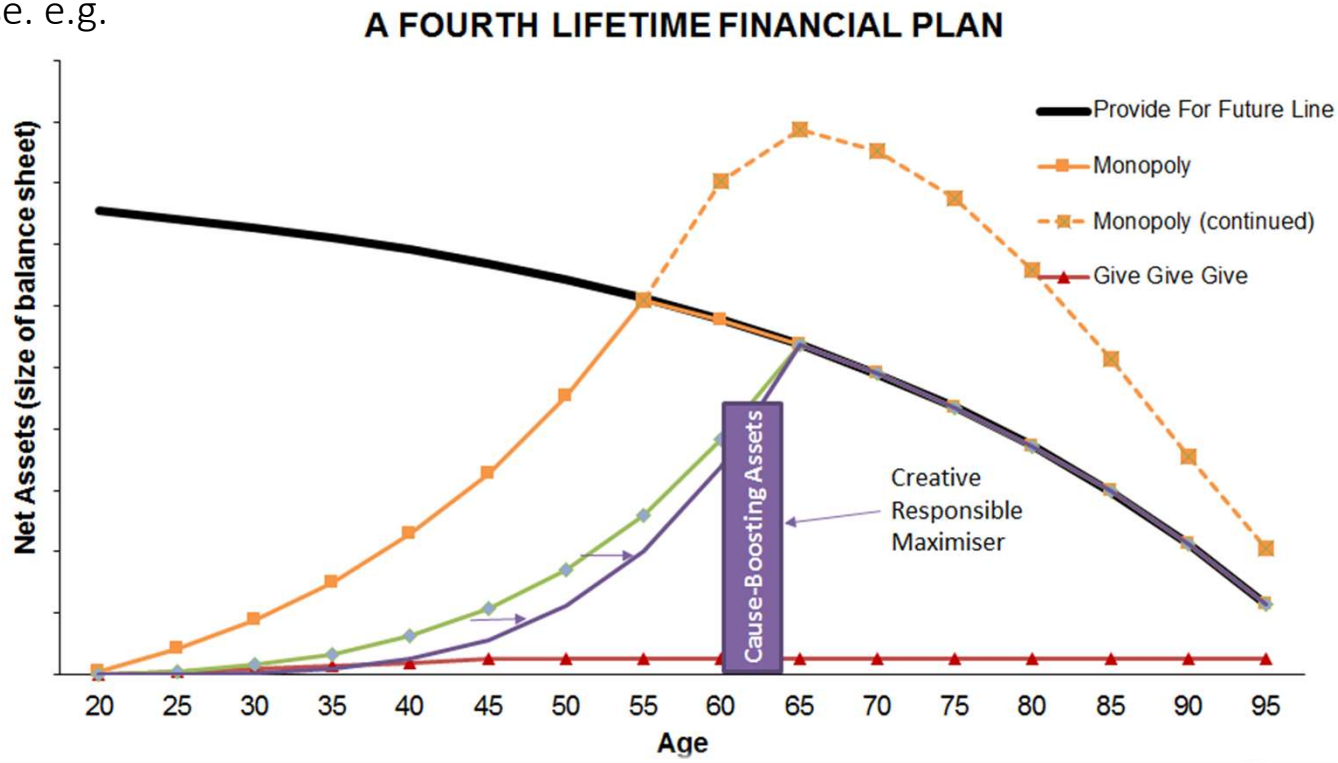
1. 1.Will my time generate more value in a commercial setting or in a cause setting? (In other words, which will lead to greater long-term cause outcomes?)
2. 1.Will contributing time or money leave me in a better position to achieve security and provide for my family?
3. 1.Does my ‘time pie’ or ‘money pie’ have more capacity now? Which is more sustainable into the future?
4. 1.Will investing time engage me, energise me and create synergies in my life? Will it expand my ‘soft assets’, which may generate a future return for the cause?
5. 1.Could I do a bit of both for a year or two, as a test?

Cause Way

I've maximised the cause outcomes from my P&L – is there anything I can do with my balance sheet?

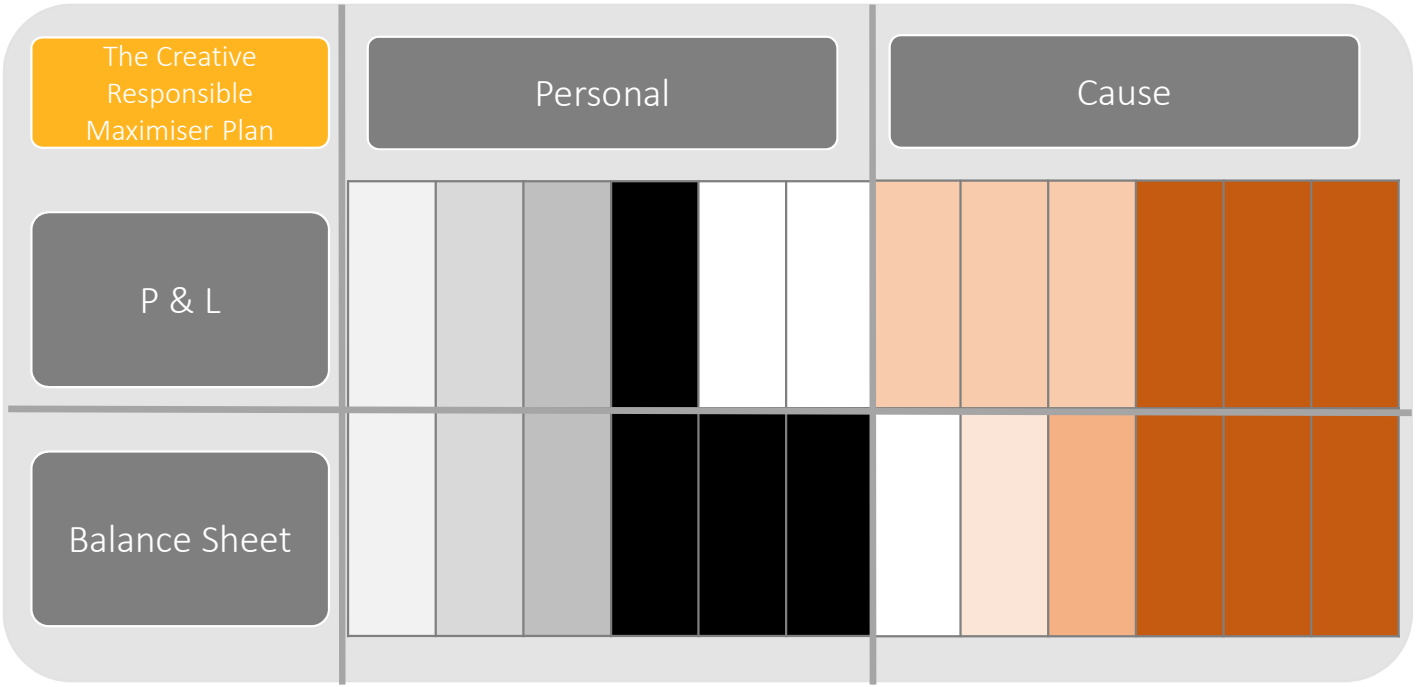
Can my assets be 'parked' in my social cause. e.g.

- Park my money in properties needed by the cause to foster growth and free up their capital (in return for rental income)
- Park my soft assets – IP, social networks



Cause Way

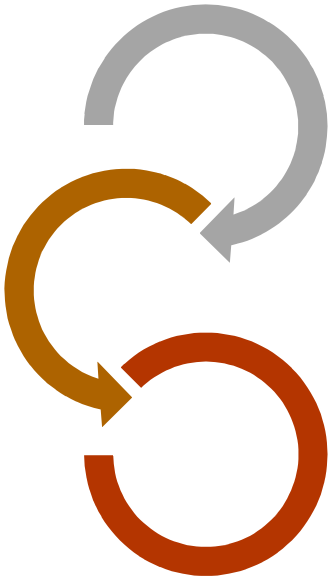
The Creative Responsible Maximiser Life Grid



Cause Way

Cause Way Systems

- Better financial Cause Way literacy.
- Social worker/social entrepreneur salary market place.
- Residential property trust.
- Social cause property trust.
- ‘Soft assets’ for causes inventory and matching service.



WE’RE SEEKING PARTNERS TO BUILD THESE SYSTEMS

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