Changing Life
& Wealth

Take a learning holiday with us

and work on your financial success

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

Grant Pearson, Founder
Changing Life and Wealth

Ben Ohau Range, Southern Lakes

Do It Yourself Investing

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, valuable and unique offer for you and your future

01

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.

02

You may have decided to manage your own wealth and at times seek an opinion here and there. You also purchase various services, investments and products, and wisely hire the services of an accountant, but not a financial adviser. As a DIY'er you don't want to be told what to do. You want to do it yourself.

Again, we couldn't agree more.

03

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 changes things fast. This new world demands more from you if you are to remain on top.

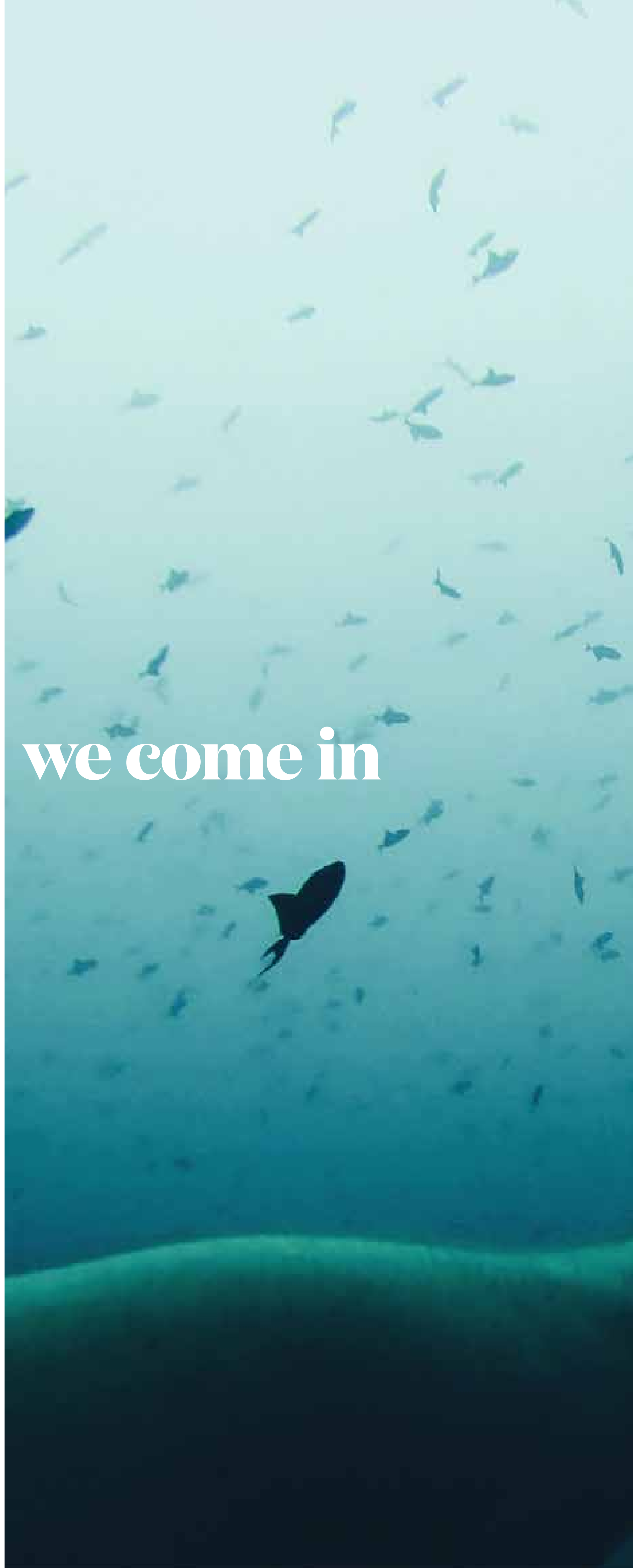
A Game Changer: Why not acquire the practical know-how in tackling the essential issues yourself.

04

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 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 especially when their investments weren't doing so well. With all that is on offer from so many different sources, what should one do? 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, and relied on past experience (or that of friends and family members). Few had a sustainable, calculated, holistic strategy. Input from an accountant was common but also 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 own professional approach

Build towards the outcomes you seek

Create your wealth strategy and then maintain it with ease

Acquire insiders' tips and traps of building and preserving wealth

Devise your own Investment Philosophy

Assess and learn about risks and returns objectively

Determine the right mix of growth + income best for you.

Learn to evaluate any investments' suitability

Know how to filter noise from insightful information

Understand the types of investments available and how they work

Bring it all together simply and at a low cost, in one place and with one coherent approach.

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 >

Our 5 differentiators

No one else provides impartial know-how for DIY investors forging their own path. What we provide in skills and know-how will last a lifetime. Not just saving you money, but showing you how to make more and safely. We believe it's the game-changer.

1 We are Impartial.

We are not selling any product or investment. We don't take commissions or kick-backs. There is no other agenda.

2 We are Investment agnostic.

Direct or managed- we don't mind. It's what is best for each person that matters.

3 We are Asset agnostic.

Property, equities, gold, financial assets, alternate investments etc. Again we don't mind as our role is to inform and up-skill you to make your own choices.

4 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.

5 Know thy Self.

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

Borobudur Java

Southern Lakes, New Zealand

Port Douglas, North Queensland

Your 4 day game-changer!

Ensemble retreats are hosted 4 times a year in summer, autumn winter and spring. Select retreats by appointment.

All retreats are conducted in stunning locations in southern New Zealand, Java and North Queensland over 3 days. We stay outside cities, in comfort and amongst nature at its very best!

Away from daily distractions; Life's important decisions are best done from a position of clarity and enjoyment.

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 will gain an overall understanding of all core aspects to master your wealth and the basis to better absorb what will be delivered during the proceeding 6 months coaching.
A good portion of each day is spent in tutorials, 'one to ones' and in discussion amid the outdoors.

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

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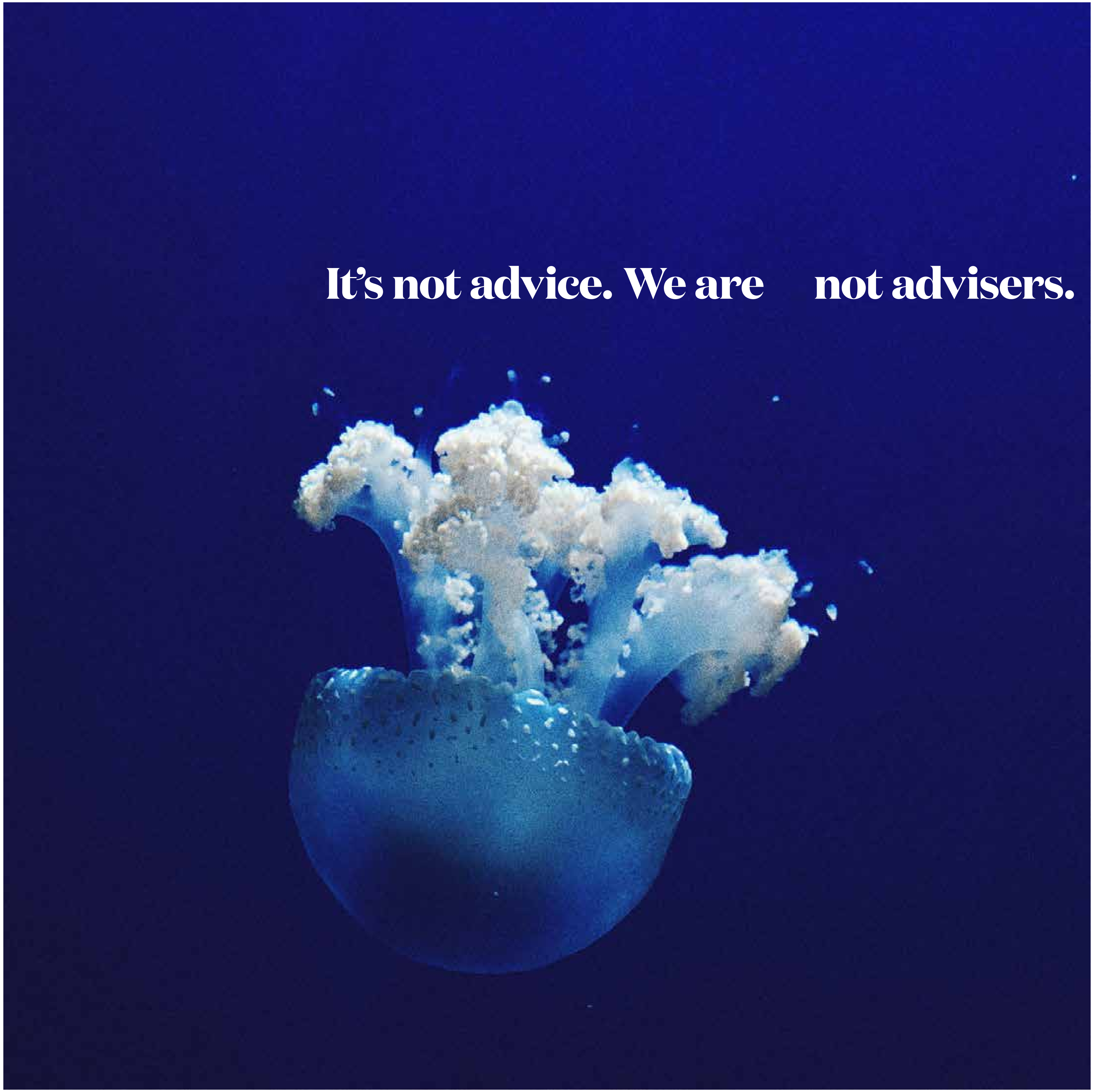
It’s not advice. We are not advisers. We deliver know-how.



“We are not just educators.
We go one step further,
turning knowledge into
applied skill and know-how.”

Changing Life & Wealth

VS

Advisers

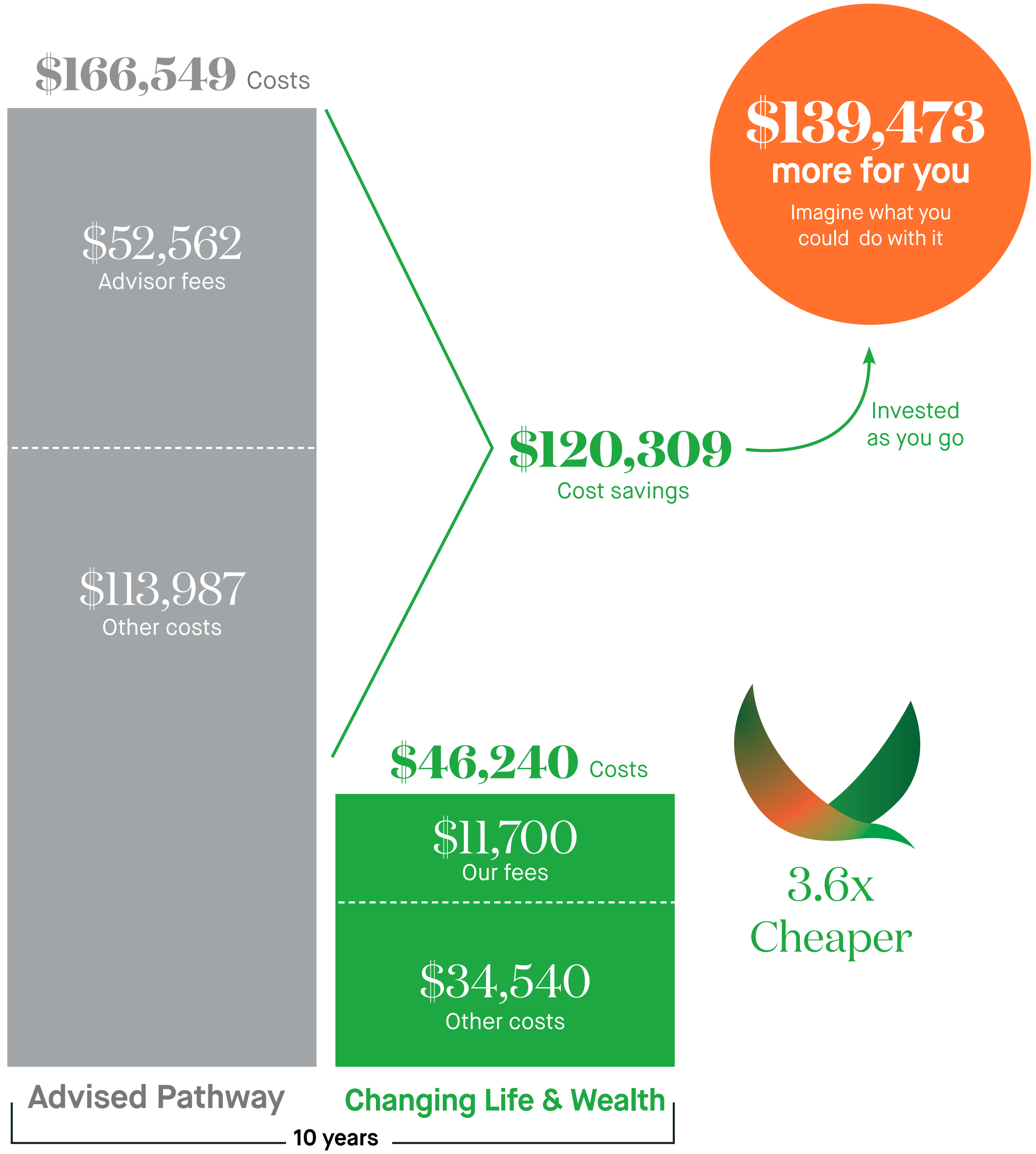
Financial advisers “catch your fish for you” and for a large fee. It’s a good service for many, however it side-lines you from decision making and acquiring knowhow that many DIYers desire. It is also a comparatively expensive process over time. Often it comes with bias and as the year’s pass, its value diminishes, yet many become ever more dependent on it. Clients of Advisers fund more than just their own future.

We teach you how to ‘catch your own fish’. Our focus is on refining your capability, skills and independence. We also provide ongoing assistance and support.

Benefits

- **Big direct savings.** How does $40/month and around 1 hour a week sound compared to 1% - 1.5% of your assets every year being paid to an adviser, often for things you dont want or need.
- **Keep control** and make wise decisions confidently, with support and the right tools.
- **The peace of mind** and security that good money management delivers over time.
- **Make more** by avoiding unnecessary costs and products.
- **Secure the right path** to protect a lifetime’s hard work for a secure future.
- **Have money work for you** and your chosen lifestyle, not the other way around.
- **‘Remove bad debt’** and create a growing passive income.
- **Eliminate worry** and uncertainty in managing your wealth.

Stop funding other peoples futures using an adviser.
Fund just yours with Changing Life & Wealth.



The calculations: Assumed all costs are paid from sources outside the $500,000 invested example to keep it simple. All earnings at 7%p.a total return. All savings were invested also at 7%p.a. **Service Fees:** Adviser initial fee at $4,500 and our initial fee - Ensemble Package, at $6,900. Ongoing adviser fees at 0.75%p.a. Ours at $480 p.a. **Other Fees are platform and product charges:** Via adviser pathway; 0.65% p.a. platform and 1%p.a. managed fund/SMA. With us; 0.3% p.a. hosting fee and 0.20%p.a. investment fee.

4 days to begin your learning holiday

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 with 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!

Imagine learning and realxing whilst surrounded by natures beauty. Mastering the skills and know how of investing is straight forward.

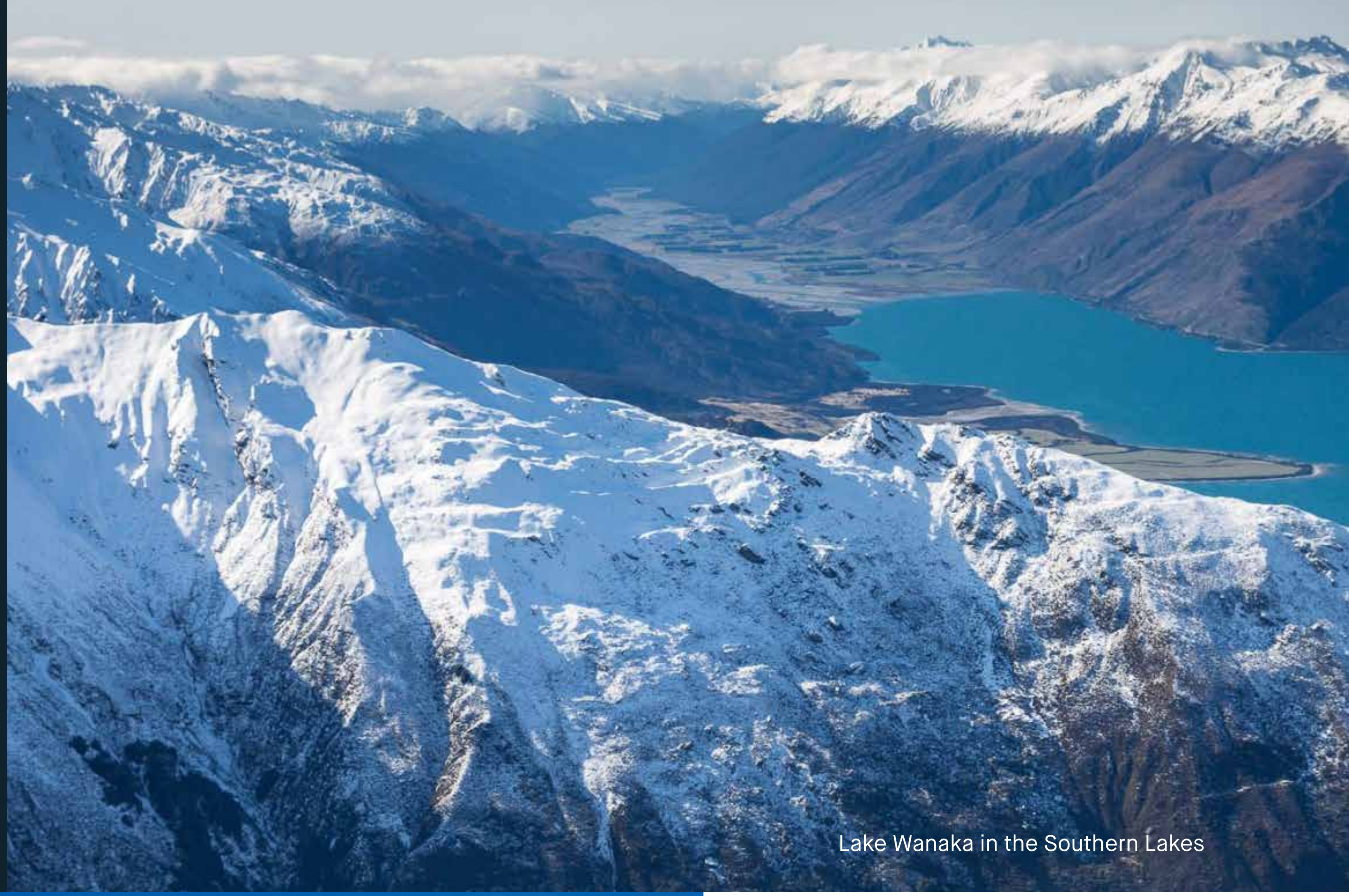
Consider this;

1. A portion 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 our Ensemble retreat equates to just one years average car repayments. You also get to take a well earned break too. Each person weighs up the cost against a lifetime of savings, reducing the risks and angst, and creating the potential of greater wealth.

4. Your 4 days away is your 'learning' holiday. Enjoy yourself whilst learning.



Lake Wanaka in the Southern Lakes

Choose from:

1

Ensemble

Our small group retreat. 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 is included. Thereafter, a 95% fee reduction ongoing applies.

2

Select

For a private tailored experience and luxe accommodation. Being 'one on one' means each is individually priced, starting from $13,500. 6 months coaching is included. Thereafter, a 95+% fee reduction ongoing applies.

Inclusions: Accommodation, hosting, most meals and beverages, local transport, course tuition, materials and ongoing coaching for 6 months.
Return airfares are at participants own expense and choice
GST if any is additional.

Southern Alps Lodge

Partners?

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

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Who are we?

Changing Life and Wealth is a Trans-Tasman firm of well-regarded industry experts with more than 200 years combined experience. Our knowledge spans investment, research, equities, real estate, insurance, finance and financial advice. We are Seasoned, accomplished professionals.

changinglifeandwealth.com

Grant Pearson:

Conducts all retreats and coaching sessions.

- Find his CV is on LinkedIn
- References on request from senior industry executives
- Resides on two Investment Committees with $3.5+ Billion Funds Under Management
- Non-executive interest in an innovative global fund manager
- Accomplished trainer, columnist and public speaker
- Registered Key Person and Responsible Manager with ASIC
- Has taken the 'Banking & Finance Oath' (thebfo.org)

Background

His 30 year wealth management 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 and 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, advice, and share broking. An accomplished executive leader and builder of businesses.

Grant Pearson, Founder

"I founded **Changing Life and Wealth** in response to being asked by people where could they go to learn to do things themselves, without bias or agenda. There was simply nothing out there... that also delivered skills and know-how too.

Distilling into its essence what I've learnt from working with over 50 highly accomplished money managers, representing hundreds of years of experience is a real game changer. Seeing others advance with safety and confidence as a result of what I do now is a real buzz. I love doing it... of helping others like no other!".

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"

An extreme view on most things, including money doesn'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 distract or matter.

"Harnessing the power of Time lowers risk and increases returns"

Time can be a friend once you understand its impact on wealth and 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; 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 in making good investment decisions.

We can design exclusive group retreats for extended families, a group of friends or work colleagues - as an employer benefit or reward.

Whatever your need, simply send us an email or call.

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Changing Life & Wealth

Everyone deserves the chance to make more.

Tradesman
Self employed
Technicians
Professionals
Retirees
Singles
Couples
Young families
Farmers
Executives

People from many walks of life, age, career and background are attracted to what we can do for them. What's common is their strong motivation to do it better with money to save, make, or to protect it to lead a better life.

Register your expression of interest by sending us an email via contact page on the website.

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