

Lifetime Financial Planning *the cause way*

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





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*

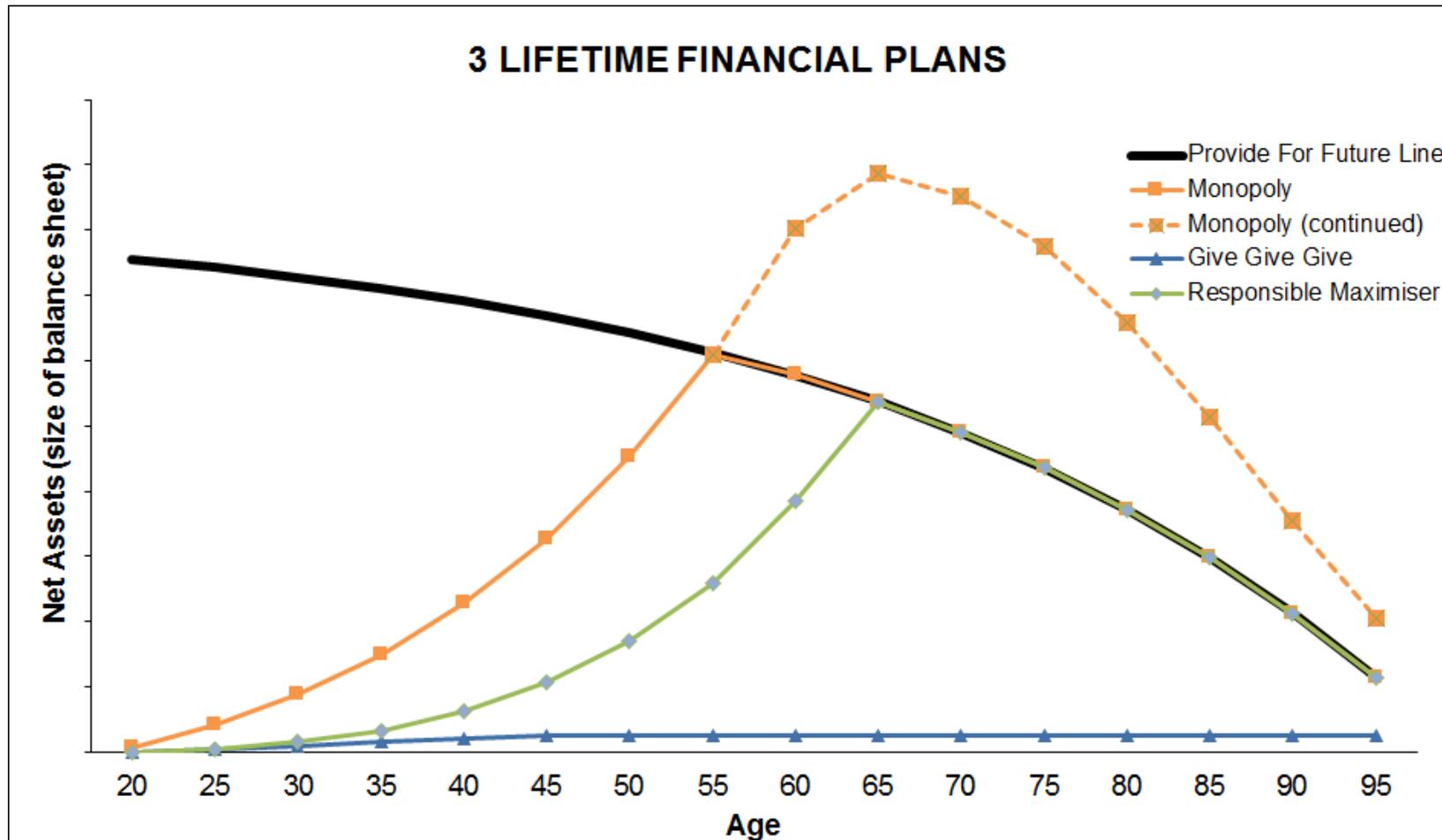


Key Questions

4 QUESTIONS	Personal	Cause
P & L	<p>Q1 At what speed will I build assets to provide for me and my family?</p>	<p>Q2 When will I contribute to my cause? Now or later?</p> <p>Q3 What will I contribute? Time or money?</p>
Balance Sheet		<p>Q4 How will I invest my assets?</p>



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





The Monopoly Plan Life Grid

The Monopoly Plan	Personal			Cause								
P & L	[Black]			[White]	[White]	[White]	[White]	[Orange]	[Orange]	[Orange]		
Balance Sheet	[White]	[Grey]	[Dark Grey]	[Black]			[White]	[White]	[White]	[White]	[Light Orange]	[Light Orange]



The Give Give Give Life Grid

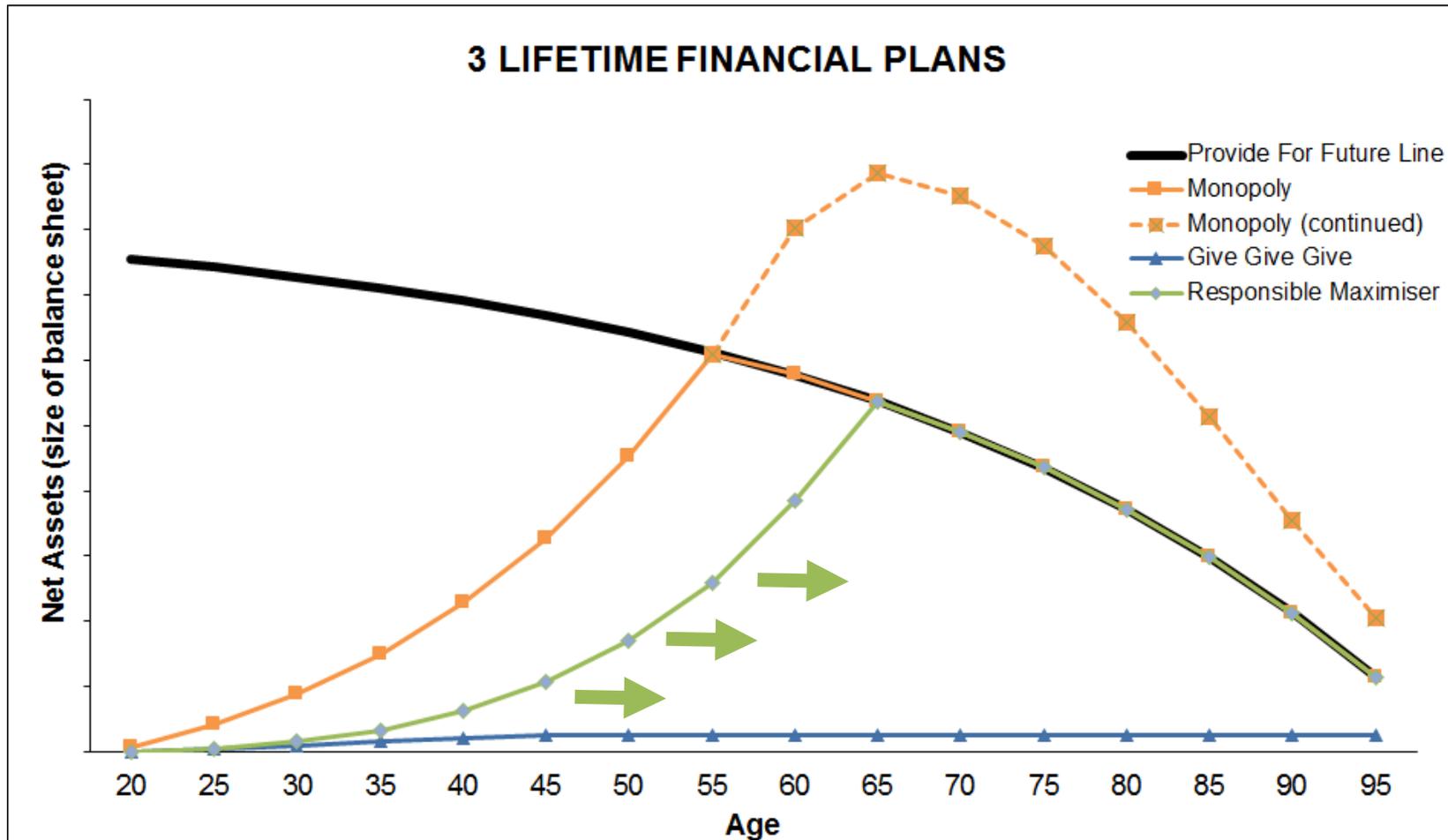
The Mother Teresa Plan	Personal						Cause				
P & L											
Balance Sheet											



The Responsible Maximiser Life Grid

The Responsible Maximiser Plan	Personal				Cause							
P & L	Light Gray	Medium Gray	Dark Gray	Black	White	White	Light Orange	Light Orange	Light Orange	Dark Orange	Dark Orange	Dark Orange
Balance Sheet	White	Medium Gray	Dark Gray	Black	White	White	Light Orange	Light Orange	Light Orange	Dark Orange	Dark Orange	Dark Orange

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



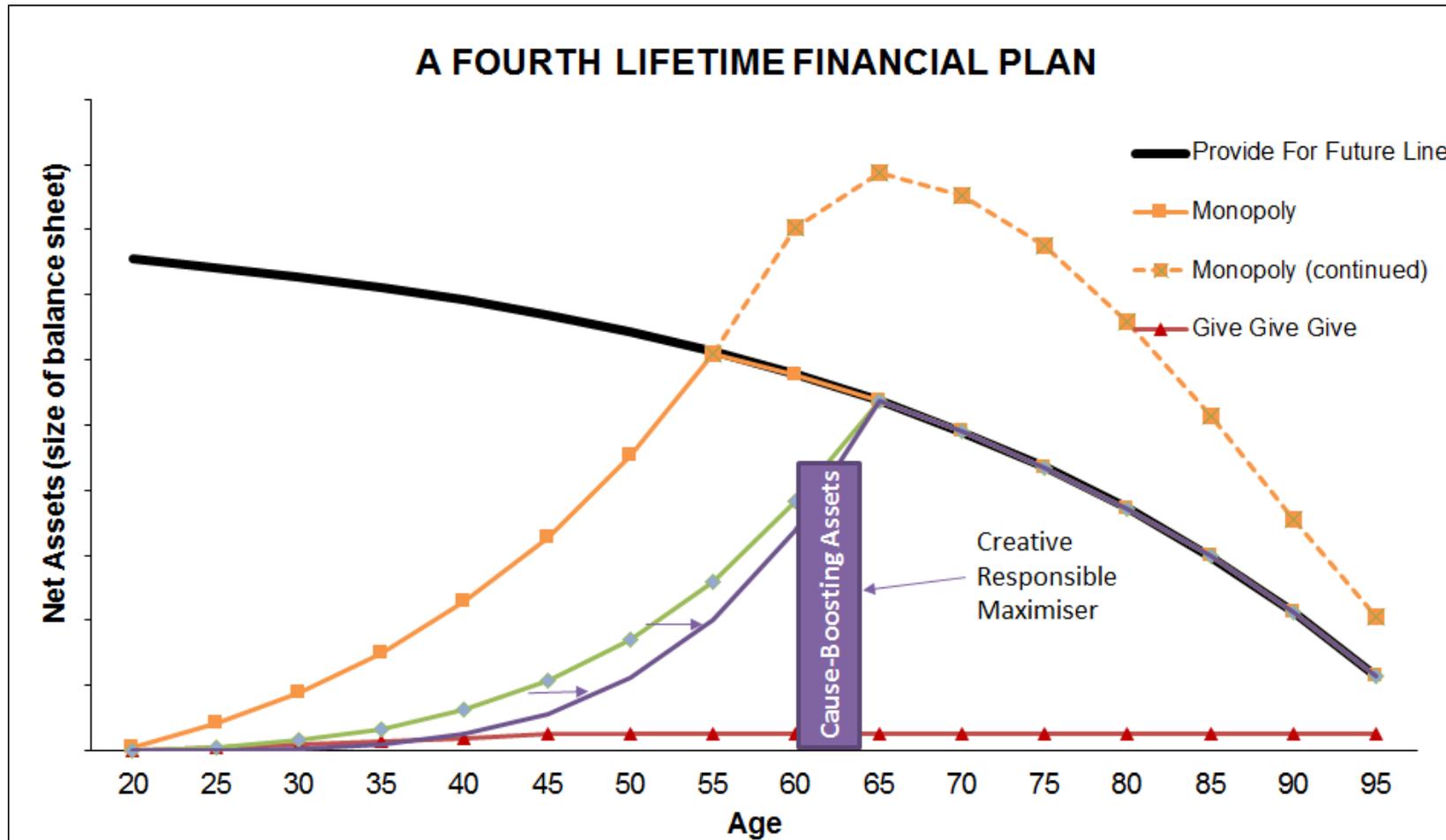
What will I contribute? Time or Money?

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. Will contributing time or money leave me in a better position to achieve security and provide for my family?
3. Does my 'time pie' or 'money pie' have more capacity now? Which is more sustainable into the future?
4. 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. Could I do a bit of both for a year or two, as a test?





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





The Creative Responsible Maximiser Life Grid

The Creative Responsible Maximiser Plan	Personal				Cause						
P & L											
Balance Sheet											



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

