

KUBERAWEALTH

let us help you to create your vision

Life's big Questions



Welcome...

As part of our life-planning process, we provide our clients with a workbook to capture what really matters to them. We call it the 'Life's Big Questions' workbook.

At Kubera Wealth, our goal is to help our clients reorganise their relationship with money so that their financial resources are dedicated to supporting the life they have always dreamed of, but not planned for. We achieve this by uncovering your most deeply held life goals and create a practical plan to make them happen, including a financial plan that supports your goals.

Your finances touch just about every aspect of your life. Your personal life and your financial life are not separate, they intertwine with each other. We focus on helping you effectively combine the two different elements to enable you to manage your finances whilst also reaching your personal goals, as opposed to just focusing on the numbers.

Your path to financial freedom means identifying and harnessing your dreams, and bringing them alive. We discover your deepest and most profound goals through a mindfulness-based process of structured and non-judgmental discussions. By asking you questions and listening intently to your answers, we'll

look to providing clarity, enabling you to achieve your most meaningful and deeply felt aspirations.

Put simply, once you've completed our 'Life's Big Questions' workbook we'll help you to better understand your choices, identify targets to work towards and validate a figure to make this become a reality. Our Financial Lifestyle process provides you with a sounding board and second opinion on your decision-making and will enable you to identify what's truly important to you.

We'll help you discover more about who you are, what you want and where you are going. To ensure you keep on track and in alignment with your goals and values, we'll also help you to manage the emotional side of money and to improve your work/life balance. So now its time to get started and examine your life to understand which goals are most important to you.

We really hope you enjoy the journey you're just about to start with Kubera Wealth. If you have any queries regarding the booklet please, don't hesitate to give me a call on 0208 868 8886.

Kind Regards, **Stuart Poonawala**

Contents

Introduction

The Financial Lifestyle process and how the 'Life's Big Questions' workbook forms a core part of our financial planning process

Stage 1 – Identify what matters the most

This section will help you to identify and plan the life you want to live. You will find a series of questions and scenarios. Your answers will help us to truly understand you, your goals and ambitions. We will use this insight to create your personalised financial plan.

Stage 2 – Achieve your aspirations

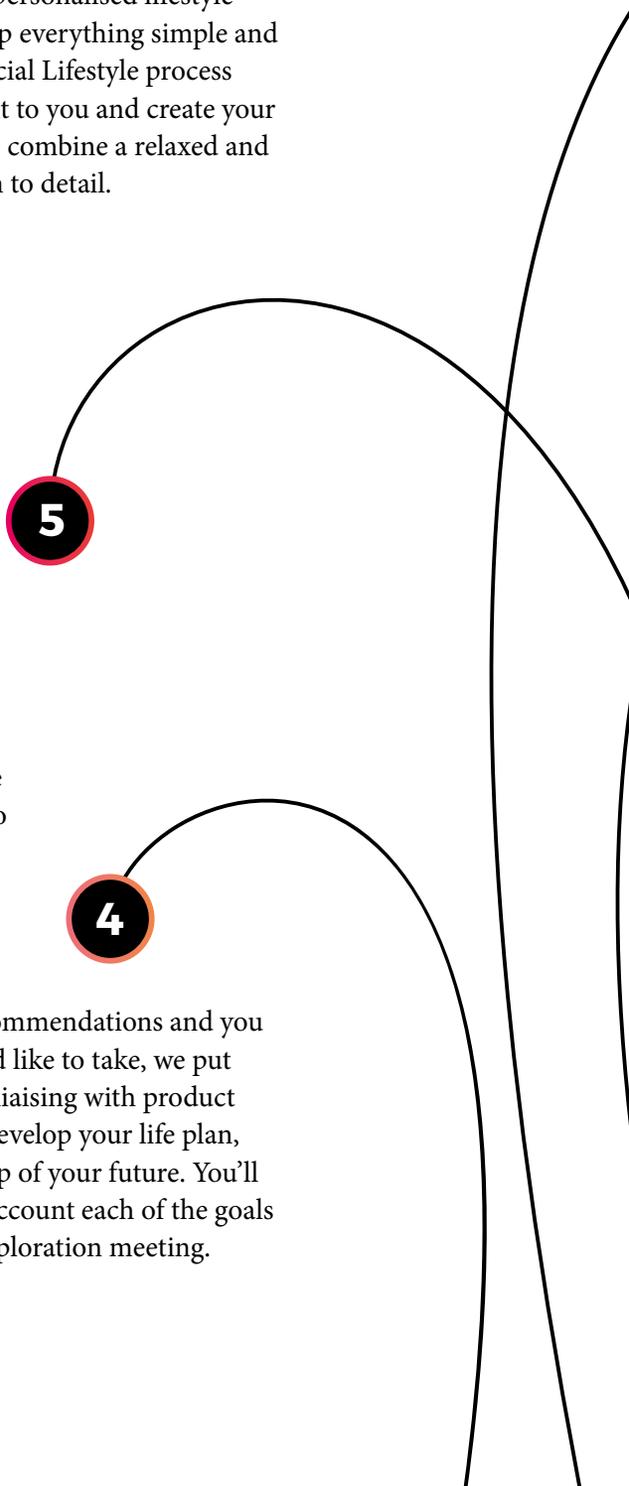
Drawing on the information captured in part one, this section will help you to develop a framework around your personal and professional goals. Set milestones to achieve your aspirations and keep your sights on where you want to be.

Introduction

At Kubera Wealth, we provide unbiased, independent and personalised lifestyle planning advice, customised to your specific needs. We keep everything simple and easy, so you can focus on what you enjoy doing. Our Financial Lifestyle process enables us to identify those dreams that are really important to you and create your financial plan to bring your ideas to life. To achieve this, we combine a relaxed and personal approach, proven processes, and focused attention to detail.

Monitor / review

We'll get together at least once a year, and during these meetings we'll analyse your financial situation, explaining everything in simple-to-understand terms. Following each review, we'll implement any required changes to ensure the consistent performance of your finances, and make sure you keep you in control. At these reviews, we aim to inspire ideas, create greater confidence and give you the freedom to live your life to the full.

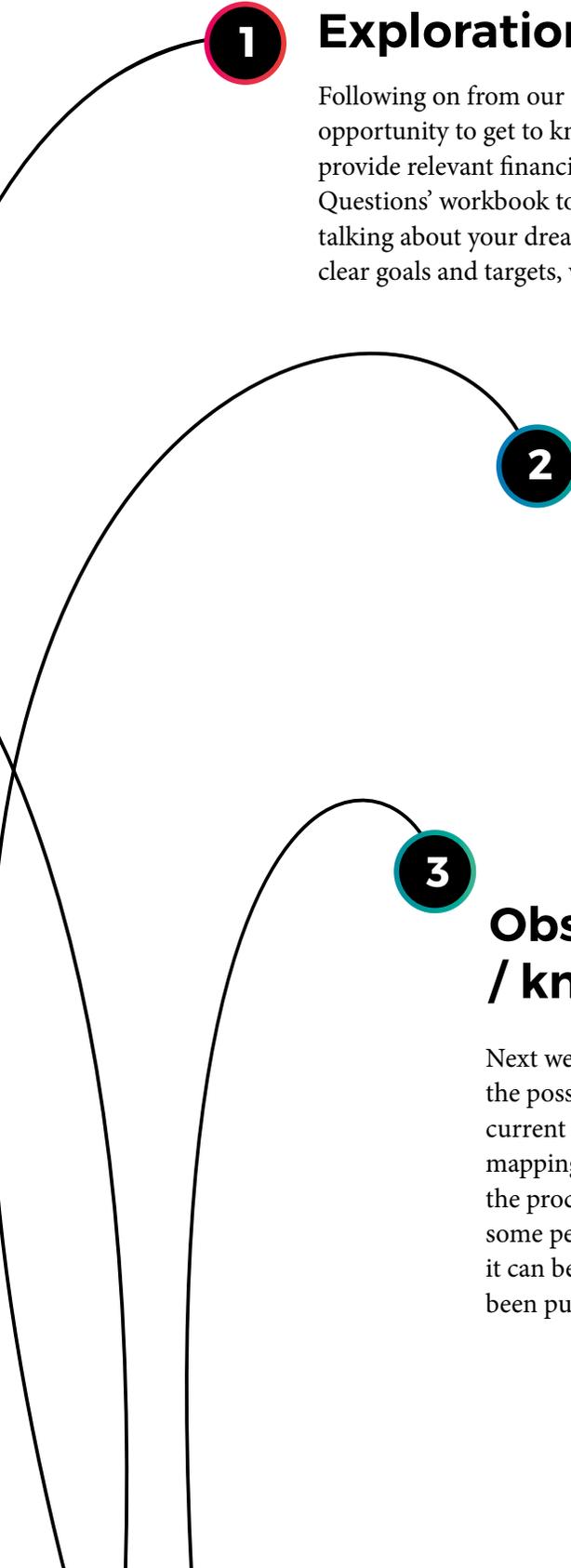


5

Execution

Once we have presented our recommendations and you have agreed the action you would like to take, we put the start of your plan into place, liaising with product providers on your behalf. We'll develop your life plan, including a detailed financial map of your future. You'll get a clear timeline, taking into account each of the goals and targets you set during the exploration meeting.

4

**1**

Exploration

Following on from our initial discussions where we'll have had the opportunity to get to know each other better, you'll be asked to provide relevant financial information and given the 'Life's Big Questions' workbook to complete. You'll spend even more time talking about your dream life, and with our help you'll define some clear goals and targets, which will form the basis of your life plan itself.

2

Vision

We'll meet to discuss the ideas captured in your 'Life's Big Questions' workbook, including your personal and financial goals. This also provides us with an opportunity to listen as you talk us through your current situation, your challenges and your worries. We'll help to remove the anxiety you may feel about being financially disorganised, look to provide clarity about the confusing world of wealth creation and provide optimism during periods of any pessimism.

3

Obstacles / knowledge

Next we'll evaluate your current financial status and explore the possibilities. This involves an in-depth analysis of your current situation. We use Lifetime Cashflow analysis and mind mapping to help you make decisions about your future. During the process of exploring your goals, values, fears and desires, some people may find the experience an emotional reaction, as it can be difficult to uncover dreams and wishes that may have been pushed aside for years.

“Kubera Wealth, helping you to create order in your financial life so that you feel more in control.”



Think about...

What do you value?

What kind of life do you want?

What do you need to do in order to achieve your life's ambitions?

What kind of person do you want to be?

Don't hold back. Describe the life you truly aspire to
– without any compromises.

Stage 1

Identify what matters most

Reflect on the following questions. Immerse yourself in the scenarios and delve into the life you want to lead.

Remember that your responses will help shape your financial plan. They will also give you an understanding of what you can achieve.

Your name

Date

Question 1

Visualise we are sitting here three years from today. Reflect back over these three years. You are happy about the personal and professional progress you have made over this time. In the space below, describe what has happened to make you feel this way:

A series of horizontal dotted lines providing a space for writing the answer.

**“Reawakening your dreams
to achieve what you want
from life and to ensure your
life and money go on the
same journey.”**



Heart's Core Grid Overview

The second exercise we recommend is the Heart's Core Grid

A good way to prepare for the Heart's Core exercise is to review your answers to the Three Questions. Often there will be a number of overlaps from that exercise to Heart's Core. At the same time, the Heart's Core will provide surprises you would never expect that then become the essence of your Torch Statement and your Life Plan. So be as open as you can to fresh ideas and new insights, and flexible and loose as you approach Heart's Core.

For some, Heart's Core will be easier and truer than the Three Questions. For others, it will clarify your goals in surprising and valuable ways

Instructions

Please fill out the Hearts Core grid with goals in each box that call out to you. Not that every box has to have a goal, but most people find value in having at least a few things in each column. The columns are more important than the rows.

The Heart's Core Column: Please fill this column with the goals that you feel are closest to your heart, to your passion. Often there will be overlaps with Question Three, but there are likely to be new things here as well. See if you can find a number of elements. Some people will have as many as 15, others as few as one, or even none.

The Ought To Column: Fill this column with all the goals that come to mind that you feel you should do or that you ought to do. Responsibilities. Often these are not so much things that you are passionate about as that you feel obliged to do. Income taxes come to mind, doing a budget perhaps, cleaning out the garage.

The Fun To Column: Fill this column with the fun stuff. They won't necessarily have the kind of passion or heart in them that the Heart's Core Column might have, but they also won't have the sense of obligation that the Ought To Column will have. Here might be guitar lessons, trips to Paris, skydiving, learning Spanish, riding motorcycles. Of course, some of these things might well belong in your Heart's Core Column.

Have, Do, Be: generally 'Have' contains things, 'Do' contains actions, and 'Be' contains qualities, but the rows are merely meant to help you organise your thoughts, it's what you put in the columns that matters.

Just dive in, have fun with it! See if you can find eight or nine things that feel just right. More if you like.

	Heart's Core	Ought To	Fun To
Have			
Do			
Be			

Goals For Life Overview

The third exercise is to look at your life in the context of the things you would like to achieve.

Instructions

1. Put in your own categories in any of the blank rows. Feel free to delete or modify any of the first six categories.
2. You do not need to fill in all of the cells in the table. It is best to fill in at least eight cells.
3. Each cell represents a goal that you wish to complete by the end of the timeline specified at the top of the column.
4. As you scan the blank table, move towards whatever cell “calls out” to you, and fill in a goal for that box, to denote it as your first priority. Then move towards another cell that calls out to you, and fill it in with a goal, putting the number 2 in its corner. Continue in this fashion until you have completed eight or more cells.
5. Remember, this exercise is a more intuitive than rational process. Whatever goals call out to you are the “right goals”. Do not try to make a collection of goals fit into a coherent pattern.

	Next three monts	1 Year	5 Years	20 Years	Life time
Work/ Business					
Family					
Relationship					
Spirit					
Community					
Creativity					
Health					



Think about...

Setting yourself milestones

Your goals

Your aspirations

Your dreams

What's important to you



Stage 2

Achieve your aspirations

Use this section to identify your goals and aspirations. Set milestones and plan the steps you need to take in order to lead the life you aspire to.

Regularly revisit this section. It will help you to stay on track toward achieving your objectives and stop you from losing sight of what is important to you.

“Kubera Wealth, helping you to gain perspective on what it is that you really want to achieve in your financial and personal life.”



Your vision

List below the actions you need to do, the research required and who you will be accountable too, to start completing your vision that we have created?

Enter your actions here.

ACTION 1

.....

Research required

.....

Who/when accountable

.....

ACTION 2

.....

Research required

.....

Who/when accountable

.....

ACTION 3

.....

Research required

.....

Who/when accountable

.....

Your vision

Cont....

ACTION 4

.....
Research required

.....
Who/when accountable

ACTION 5

.....
Research required

.....
Who/when accountable

ACTION 6

.....
Research required

.....
Who/when accountable

KUBERAWEALTH

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