

Common Investment Objectives & Total Asset Life Cycle Wealth Management

Every investor has common objectives with regard to the investment of their capital.

The importance of each objective varies from investor to investor and depends upon the age and the amount of capital they have. These objectives are broadly defined as follows.

- **Lifestyle** – investors want to ensure that their assets can meet their financial needs over their lifetimes.
- **Financial security** – investors want to protect their financial needs against financial risks at all times.
- **Return** – investors want a balance of risk and return that is suitable to their personal risk preferences.
- **Value for money** – investors want to minimise the costs of managing their assets and their financial needs.
- **Peace of mind** – investors do not want to worry about the day to day movements of markets and their present and future financial security.

Achieving the sum of these objectives depends very much on the investor having all their assets and needs managed centrally, with portfolios planned to meet lifetime needs, with one overall investment strategy ensuring that the disposition of assets will match individual needs and risk preferences.

This is Total Asset Life Cycle, Wealth Management and the importance of this to the individual investor cannot be underestimated. Understanding Total Asset Life Cycle Wealth Management will help investors assess whether or not their money is being managed properly.

Just because your advisor says they provide personalised portfolios, just because they say they plan for lifetime financial needs and just because they say your portfolio is structured in accordance with your risk preferences, does not actually mean that they do it.

Educational content in this website educates the investor about **Total Asset Life Cycle Wealth Management**, about the problems and the realities of **the investment industry** and about **the basics of investment**. It also leads the investor through the important aspects of the risk assessment process. **Risk assessment** is one of the most important areas affecting the education of the client. **Costs** and the importance of value for money are also discussed as are communication and reporting and investment discipline.