





Wealth Planning



What is wealth planning?

Wealth planning is a lifelong roadmap designed to structure, protect and preserve your assets so that you may pass them on to the next generation.

Alpadis Group can help you design and navigate your route through a simple but disciplined approach comprising:

-  An initial discussion to gather information, assess your situation and identify your lifetime goals, priorities and concerns.
-  A proposal for a comprehensive plan based on your net worth today and your goals for a realistic tomorrow.
-  The full or partial implementation of your plan (depending on your preferences).
-  A periodic review of your plan to identify and address any changes in your circumstances or your goals.

Your plan will cover topics such as personal needs, retirement options or estate planning.

Alpadis Group specialises in structuring wealth assets. We recommend that you engage investment specialists to assist you in deciding how to invest and grow them. Should you wish us to do so, we can introduce you to a specialised investment manager.

The most common elements of your plan

The Big Picture

You aim to achieve different goals in your life: a dream boat, a holiday home or the experience of travel; providing for your children's education or leaving your business in good hands to enjoy a well-deserved and hassle-free retirement. You may have your assets in one country or localized in many jurisdictions. You may be looking to live part time or full time in other countries.

You will have to prioritise your goals. Which ones are you willing to put off for the sake of funding the others?

Alpadis Group will help you identify and address the right questions and put in place proper local and/or international planning and saving strategies to ensure you can achieve what is most important for you.

Your Reserve

Life sometimes delivers a bad hand. An emergency fund is an account used to set aside funds in order to meet minor or major unexpected short-term needs such as losing your job or expensive health treatments not covered by your insurance. This fund will prevent disinvestment decisions taken in a rush or during less than optimal economic periods.

Alpadis Group will help you design the emergency fund that suits your risk profile.

*“If a man knows not to which port he sails,
no wind is favorable” - Seneca*



Succession Planning and Family Governance

You have a family-owned business and you may or may not need a continuity plan. Have you considered if the business is viable for the next generation? If yes, how does your vision align with the vision of other family members? How would you deal with those members that want to stay out of the business? Or, should you consider selling the business to provide liquidity for future financial security?

Alpadis Group will help you to navigate these complex issues. Our team of experts has experience working with families of every size and will provide much needed “third party” independent advice. We will facilitate the design and implementation of solid family governance structures that will take care of your business and of your family, providing direction and guidance.

Your Insurance

Life is finite and we cannot change that. We cannot ignore it either when we plan for our wellbeing and that of our family. Life insurance is an optimal tool to mitigate the financial impact resulting from the death of a family member, especially if he/she is one of the breadwinners.

You want to ensure that the financial needs of the surviving family members will not be jeopardised. Removing financial strains will undoubtedly help your loved ones to move on with life.

Alpadis Group will help you determine the type of insurance you need to guarantee that your family will be covered.



Your Retirement

Upon reaching the summit it is time to take an enjoyable scenic route down. Retirement planning is an integral part of a wealth plan. To start enjoying the rewards of retirement when and how you want to, you need start planning today.

Alpadis Group will estimate how to build the income you would need to maintain your desired standard of living once you stop working.



Estate Planning

Acquiring assets is half the story. You also need to protect them. Estate planning is a centrepiece in wealth planning. An estate plan will dictate how you distribute your assets to optimise tax exposure.

Wills, lasting powers of attorney and trusts are three of the most common legal tools that can keep your hard-earned assets within your family, for the next generations to enjoy.

Alpadis Group will design and implement an estate plan to maximise the wealth passed on to heirs and charities, while minimising taxes and other expenses.



Education

You can strip a man of his riches, but not of his education. Education is what will enable your children to navigate life's rough waters. However, the rising costs of college are a source of constant concern for most parents.

Alpadis Group will help you to estimate the future educational costs of your family and develop an education funding plan that ensures these costs are manageable and realistic.

Contact us for a free preliminary assessment of your wealth!

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