lifeInvest®

WEALTH MANAGEMENT

“Providing financial tranquility throughout your lifetime”

LIFEINVEST WEALTH MANAGEMENT

- We are a Registered Investment Advisor (RIA) firm
- We provide solution in order to attend the needs of our clients such as portfolio Management, state, succession and tax planning.
- We have strategic alliances with leading, top rated financial institutions and business partners.
- We have presence in 3 locations: New York, Miami, San Diego.
- Supported by a top group of professionals with vast years of experience in international capital markets with the utmost ethical and fiduciary values towards our clients.

OUR SOLUTIONS

OUR SOLUTIONS

FINANCIAL PLANNING

Financial planning is the process where the investment advisor take a comprehensive look at your financial situation to build a specific financial plan to reach your goals.

Listen	To the wishes, worries, dreams and client goals.
Analyze information	To evaluate alternatives and possible solutions.
Develop and present a financial plan	According to the needs and concerns of the client.
Implement financial plan	In tune with planned objectives
Monitoring	Ensure that the client is on track to achieve their financial goals.

FINANCIAL PLANNING REACH

Legacy

Help people achieve the purpose of life and leave a legacy for new generations.

Peace of mind

Through following the plan, we help investors to feel in control of their finances. It also allows you to make modifications along the way to stay aligned with financial objectives.

Achieve financial goals

A person's financial goals will evolve over the years due to lifestyle changes or circumstances such as an inheritance, career change, marriage, home purchase, retirement. Having someone to guide you through that process with a plan will increase the chance to achieve those goals.

Wealth management

This is the basis of financial planning where financial goals will be set.

OUR SOLUTIONS

CUSTODIANS

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- Pershing Advisor Solutions — A BNY MELLON COMPANY
- Interactive Brokers
- Morgan Stanley
- UBP
- INTESA SANPAOLO
- Other custodians

Lifeinvest, as a registered investment advisor in the United States, can provide its services through an advisory contract, regardless of the custodian in which the client maintains its portfolio.

INVESTMENT METHODOLOGY

Strategy and research

We have an independent and qualified team of research and investment strategies.

Investment policy

We define our investment policy focused on seeking regional and sectoral opportunities.

Long term strategy

Our asset allocation is based on secular conditions and trends.

Methodology

We select assets following a Top-Down methodology that begins with a macroeconomic review and ends with the financial evaluation of the selected companies.

Monitoring

We monitor market conditions and the assets that are part of our clients' portfolios on a daily basis, which also allows us to look for short-term tactical opportunities.

INVESTMENT PHILOSOPHY FOCUSED ON OUR CLIENTS

Differentiating in investments returns is essential for our investors. To achieve this goal, we have a strategy and market research team that is constantly searching for assets that help our investors achieve their financial goals.

We focus on our clients needs

We adjust the Risk-Return relation (customer profile)

We design custom portfolios

We help our clients to achieve their financial goals

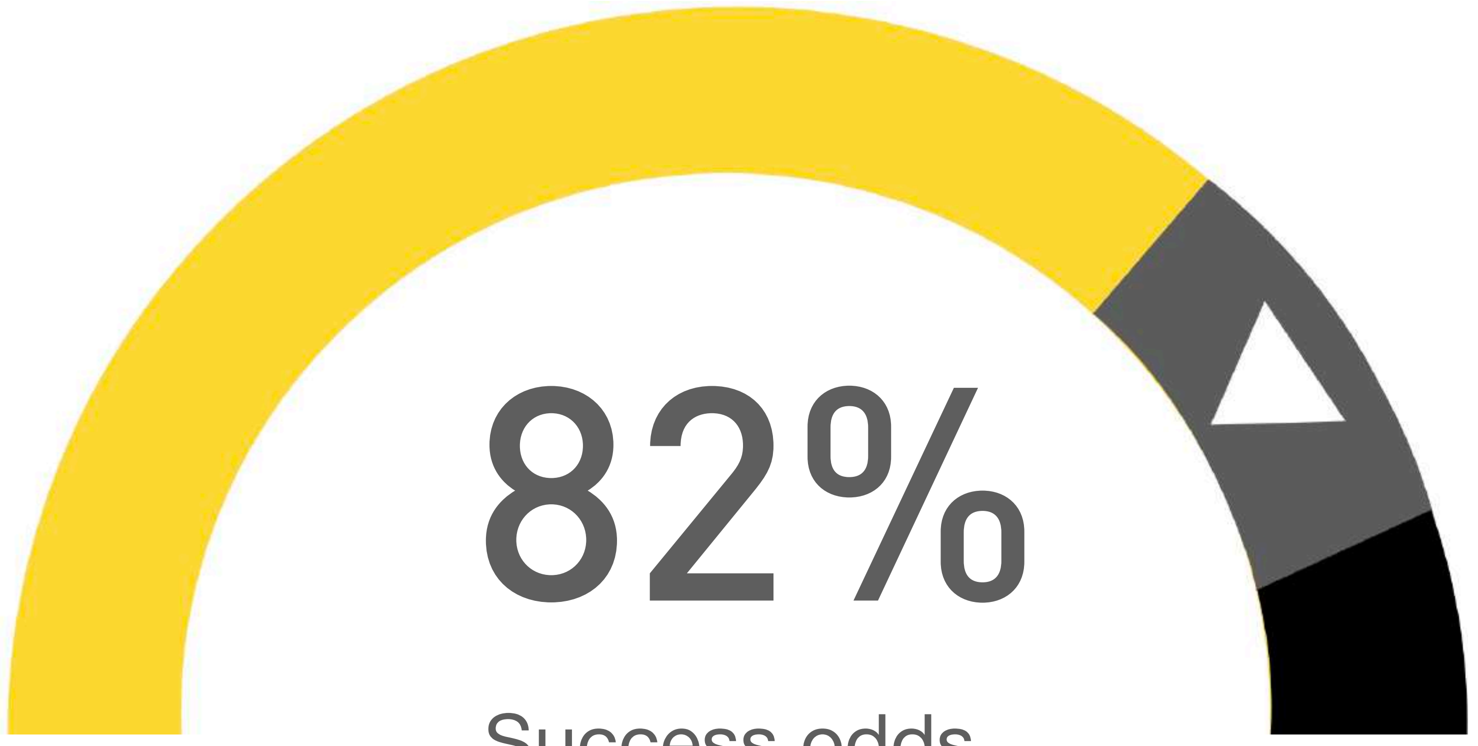
OUR SOLUTIONS

¿HOW TO BUILD A FINANCIAL PLAN ?

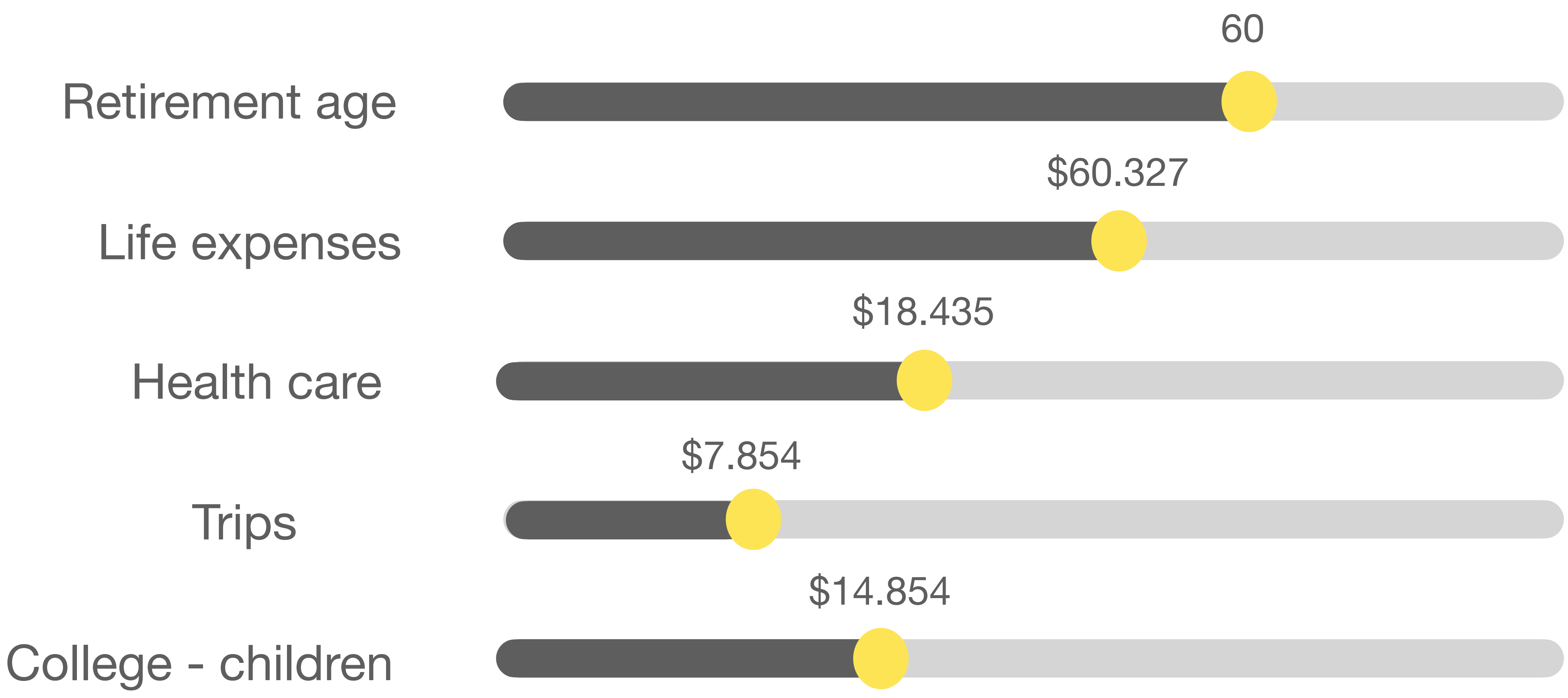
Having a technological tool for financial planning is very important to be able to establish, monitor and achieve the financial goals of our investors.

Supported by technology, we identify the concerns, expectations and goals of our clients.

The Confidence Meter will help monitor the probability of staying on track and achieving financial goals.



Success odds
in trusted zone



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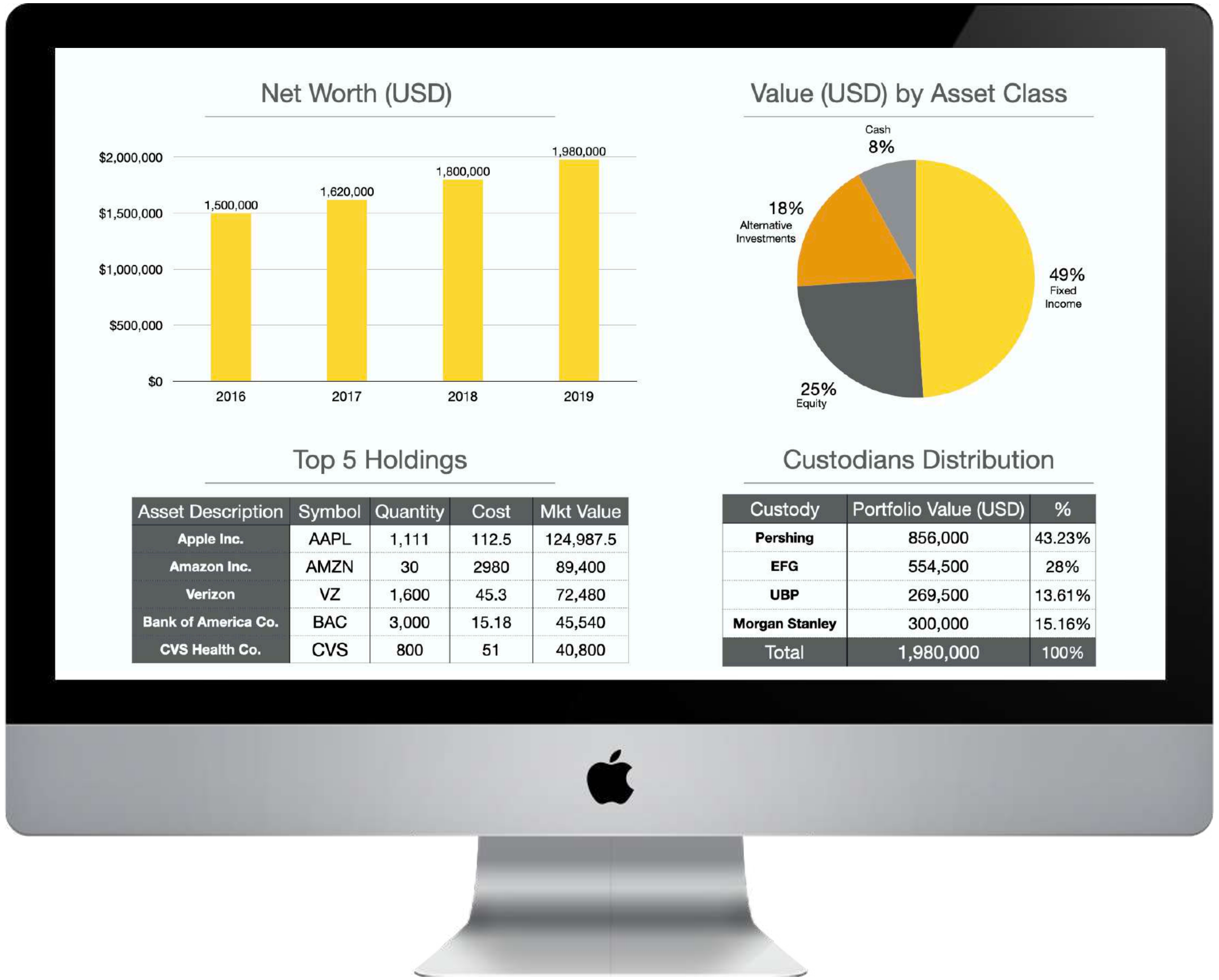


ADDEPAR

CONSOLIDATE YOUR ASSETS

AND MONITOR THEM ON A SINGLE PLATFORM FROM ANY DEVICE

OUR SOLUTIONS

ALTERNATIVE INVESTMENTS

Alternative investments are complementary strategies to traditional assets such as stocks, bonds and cash.

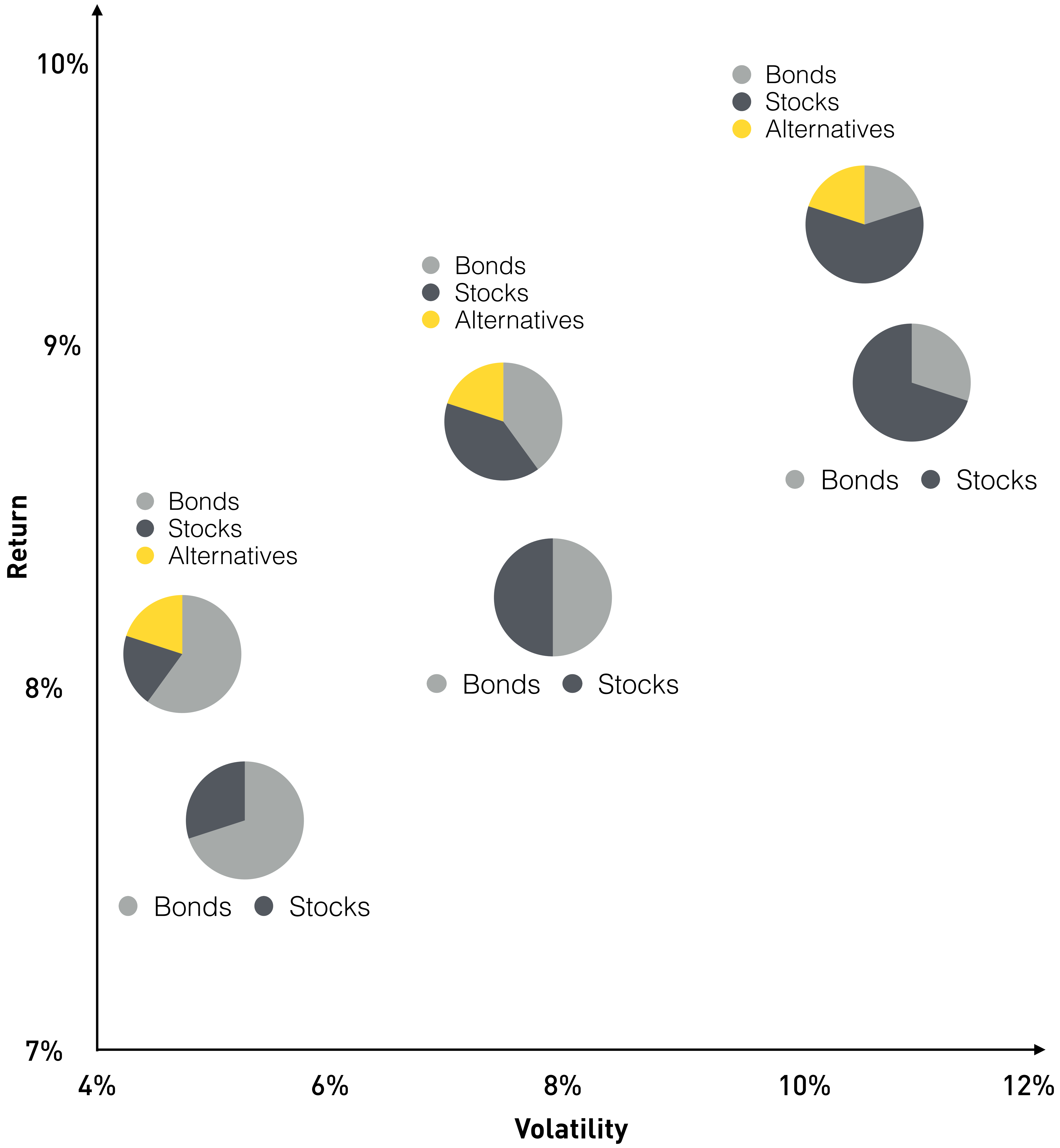
In an environment where traditional investment portfolios can be inefficient, alternative investments can perform a valuable rol in your portfolio.

Nowadays more and more investors are looking for assets to differentiate their portfolios from traditional ones and provide diversification in their investments to achieve financial goals.

¿Why alternative investments?

Annualized returns and volatility (1990-2020)

Recent studies had shown that by including 20% of alternative investment assets in traditional portfolios (bond and stocks) in the last 30 years, those portfolios have had an average return increase of 0.65% and reduced the risk by 1% making them more efficient.



Source: JPMorgan

ALTERNATIVE INVESTMENT TYPES

Cryptocurrency

Real estate

Private credit

Hedge fund

OUR SOLUTIONS

IMPORTANCE OF LIFE INSURANCE

Life is uncertain. We will not always be there to help our loved ones financially. Having a life insurance will give us a peace of mind knowing that when an event like this comes along, at least our family members will not have financial issues.

- 60% of families in Latin America and 46% in the United States declared having faced financial problems after the death of the family's main provider due to not having life insurance. Swiss Re Institute. 2021.

- In a recent beststrateslife.com survey asking what your top financial concerns were, **Income replacement, funeral expenses, and leaving an inheritance** appear in the results. Things that are solved by having a life insurance.

- 42% of millennials thinks that a $250.000 term life insurance policy for a healthy person costs $1.000 a year, when it actually costs about $160 a year.

LIFE INSURANCE TYPES

There are basically two types of life insurance

- **Permanent life insurance:** Permanent life insurance pays benefits regardless of the age to which the insured person lives, even if they live 100 years. There are 3 types of universal life insurance. Fixed, indexed and variable.

- **Term life insurance:** This type of life insurance offers coverage for a set period of time, usually 10, 15, 20 or 30 years. Coverage expires at the end of the term. However, most term life insurance policies also offer optional clause that may allow you to renew or convert your policy.

Lifeinvest's ally UFC4Wealth, is an independent benefits firm and member of M Financial Group. Specialized in the design, installation and administration of retirement strategies, insurance and wealth management for both multinational corporations and families with estate planning needs.
M Financial Group is the leader in Life Insurance in the United States.

OUR SOLUTIONS

FINANCING OPPORTUNITIES

In such a dynamic world, financing needs are becoming more important for all sectors of the economy. That is why at Lifeinvest we have the alliances to connect our clients with the required financing solutions.

Needs	Set objectives and amount of financing.
Financing types	Evaluate which is the best solution and ally.
Execution	Accompaniment in the request for financing.
Monitoring	Ensure that the financing process is satisfactorily completed.

FINANCING TYPES

Merges and acquisitions

Margin loans

Private lending

Private equity

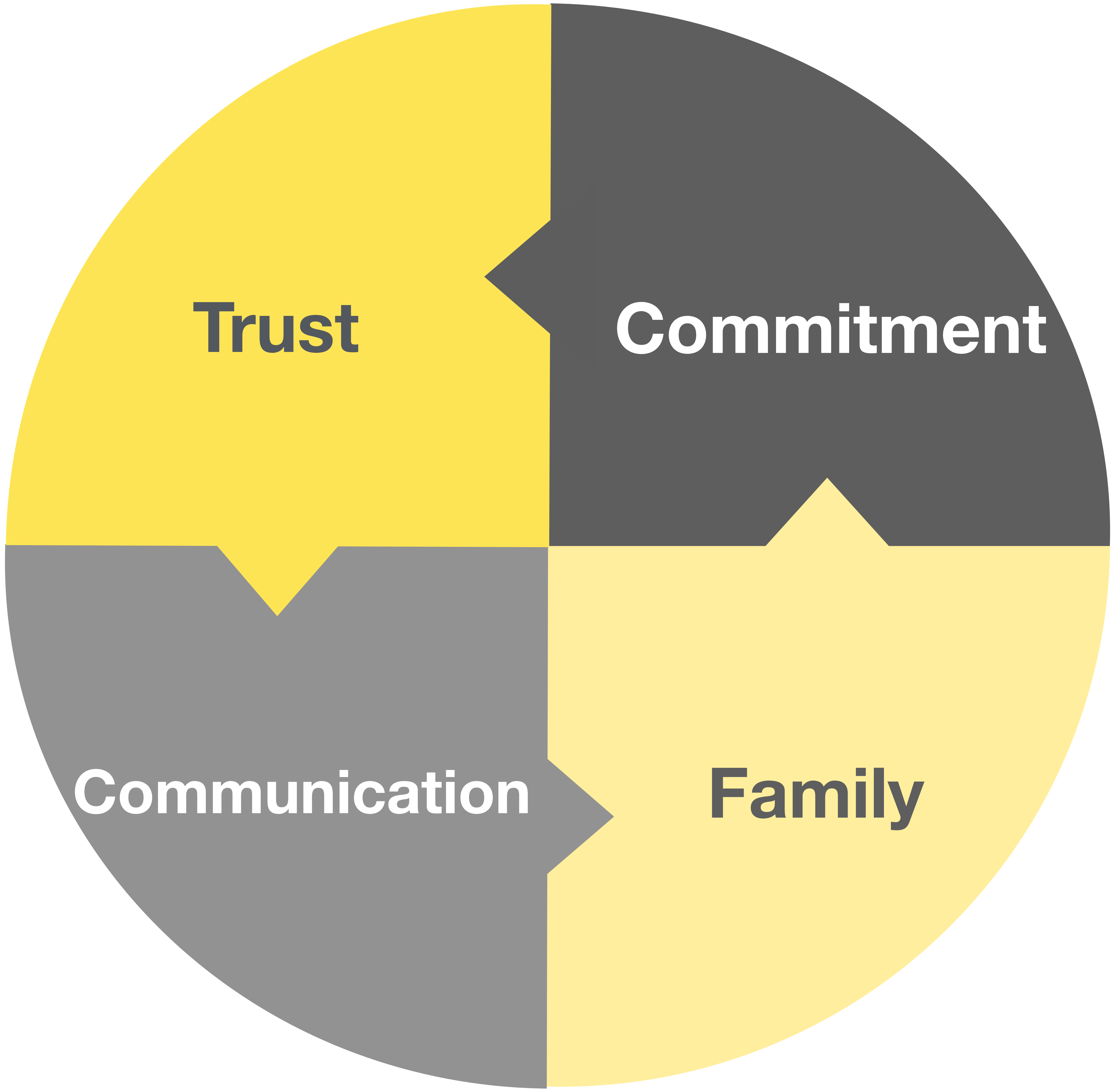
OUR SOLUTIONS

TAX & ESTATE PLANNING

Life events have different and potentially significant impacts on your financial goals and resources. Tax and estate planning can provide peace of mind for the expected and unexpected events that inevitably comes along the road. Some topics in which we can help with our allies are:

- Patrimonial protection.
- Migration planning.
- International tax and succession planning.
- Business continuity and efficient corporate management.

OUR VALUES



SOCIAL RESPONSIBILITY

Fundación para la cultura urbana

Private non-profit foundation, conceived to investigate the city, the cultural phenomena that are generated in it and to stimulate a pluralistic debate for the integral citizens´ formation.

Guataca

It is a platform whose objective is to spread the talent of emerging Venezuelan musicians, promote their projects, support their initiatives in Venezuela and around the world.

CDEI
COMMUNITAS DEI

CDEI

Organization based in New York, which contributes to the spiritual and intellectual training of the Hispanic community through the spreading of Christian values and customs.

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