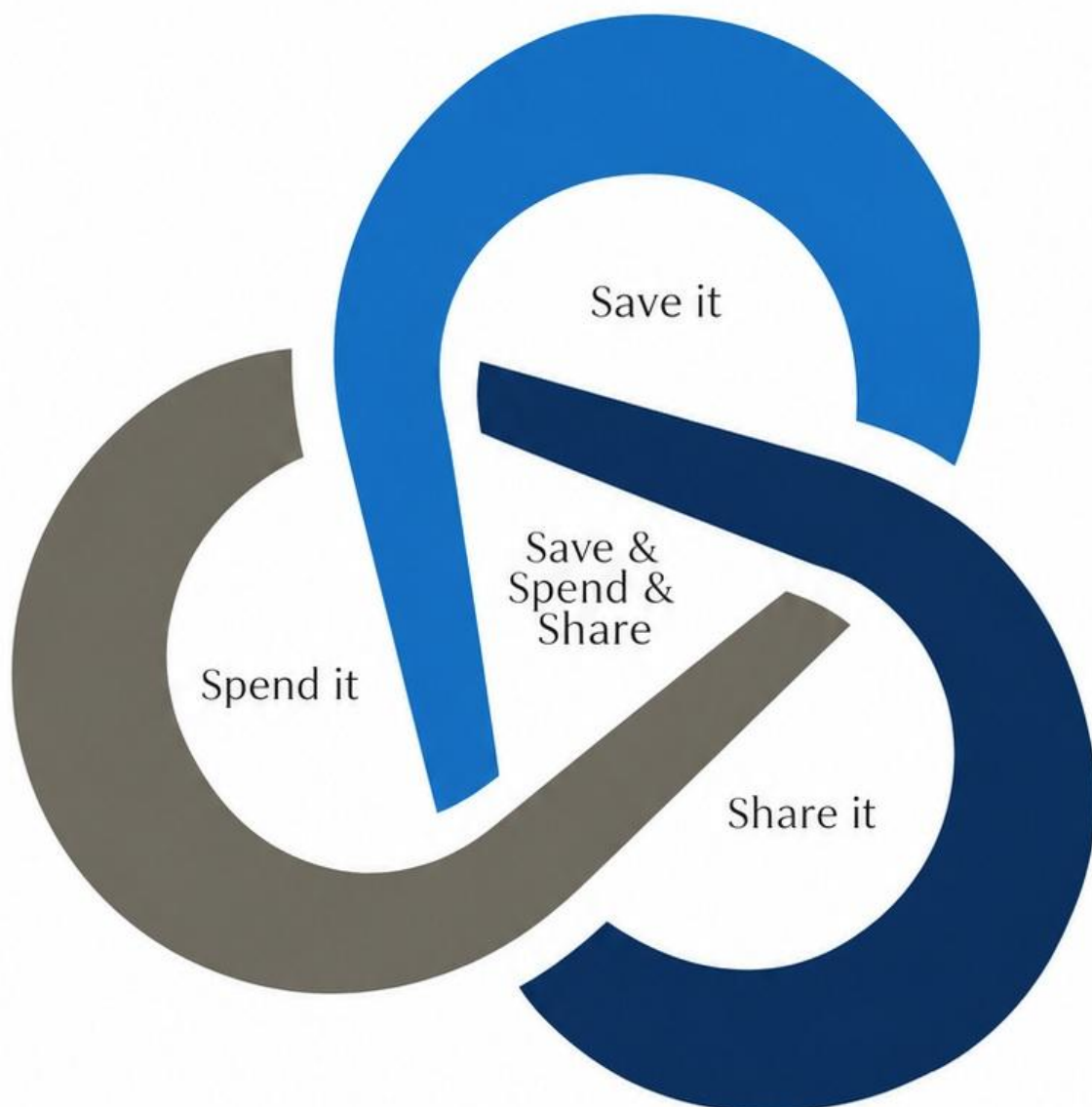


# Save it. Spend it. Share it.

Uncommon intelligence for people who don't want the default outcome.

## THE JOINED-UP SYSTEM



### The Novitas standard

If it isn't timely, it's noise. If it isn't clear, it isn't useful. If it doesn't improve outcomes, it isn't value.

Goal setting and cashflow planning use assumptions about returns, inflation, tax and life expectancy which may not be borne out. Projections are not guaranteed. The value of investments can fall as well as rise. Tax treatment depends on individual circumstances and may change. The Financial Conduct Authority does not regulate tax planning.

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## SAVE IT. SPEND IT. SHARE IT.

01



### Uncommon intelligence for people who don't want the default outcome.

Most financial “plans” aren't really plans. They're a collection of familiar choices made over time — a pension here, an ISA there, a few funds that sounded sensible — until one day you look up and realise you've drifted into a destination you never actually chose.

Novitas is the anti-default. We don't start with a product menu or a risk label. We start with what the money needs to do, then build a joined-up system around it — using uncommon intelligence (better questions, better evidence, and clear decision rules) to keep things practical, timely, and calm when life and markets get noisy.

And because real life doesn't happen in tidy chapters, Save / Spend / Share overlap. Sometimes you're doing all three at once.

## SAVE IT

02



### BUILD WEALTH WITH INTENT, NOT INERTIA.

Saving isn't just about accumulating money — it's about building a structure that can grow, adapt, and survive stress without forcing bad decisions at the worst possible time.

The default approach tends to be: pick a “balanced” solution, hope it fits, and measure success by how busy the portfolio looks. The anti-default approach is more disciplined (and usually quieter): reduce avoidable leakage, control risk properly, and keep the strategy aligned to your real objectives.

In practice, “Save it” means:

- Clarity before complexity — what you're saving for, when you'll need it, and what “enough” actually looks like
- Risk control you can explain — not just a label, but an understanding of what could happen and what we do about it
- Diversification with purpose — spreading risk intelligently rather than collecting “popular” holdings
- A process that filters noise — so you're not endlessly reacting to headlines or performance tables

Uncommon intelligence here often looks like this: doing fewer things, for better reasons — and having the confidence to leave the rest alone.



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## SPEND IT

03



### TURN CAPITAL INTO A CASHFLOW SYSTEM THAT WORKS IN THE REAL WORLD.

This is where the default approach often breaks down. Many people are told to build a pot first and only later ask, "How much can I take?" That can turn retirement into a guessing game — and it's rarely tax-efficient.

We flip that. "Spend it" starts with your life: income needs, timing, flexibility, and tax — then we build the investment approach around the job the money must do.

In practice, "Spend it" means:

- A cashflow plan that matches reality — the regular expenses, the one-offs, the surprises, and the "nice-to-haves"
- Tax-aware withdrawals — taking money in the right order, in the right shape, with the right allowances in mind
- Resilience planning — preparing for poor early returns, inflation shocks, and periods where doing nothing is the best decision
- Rules for action (and inaction) — agreed triggers that keep decisions timely without being reactive

Uncommon intelligence here is not about predicting markets. It's about staying in control of decisions when conditions are least forgiving.

## SHARE IT

04



### KEEP CONTROL, CREATE CLARITY, AND PASS WEALTH ON WITH LESS FRICTION.

"Share it" is legacy — but it's also logistics. It's making sure your intentions are carried out clearly, efficiently, and without your family having to untangle a financial jigsaw at the worst possible time.

The default outcome is usually accidental: old beneficiary nominations, forgotten accounts, inconsistent paperwork, and a plan that isn't coordinated with wider estate arrangements. The anti-default approach is joined-up and deliberate.

In practice, "Share it" means:

- Who gets what, and how — including contingencies if life changes
- Reducing avoidable leakage — through sensible planning and good coordination (including tax considerations where relevant)
- Making the paperwork match the intention — beneficiary nominations, ownership, and practical executability
- Working alongside your solicitor and accountant where needed — so the plan is coherent, not contradictory





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## WHERE THEY OVERLAP

05



### Save + Spend (the “two-engine” years)

This is the classic modern situation: still earning and still building wealth, but beginning to use capital for specific goals.

Examples include:

- Drawdown while still saving — taking flexible income from one pot while continuing contributions elsewhere
- Paying off a mortgage — using lump sums tactically while keeping longer-term money working
- Bridging a gap — funding a few years to retirement before a pension starts, or before a defined benefit income kicks in
- Lifestyle reshaping — reducing work, changing career, or taking a sabbatical without blowing up the long-term plan

Anti-default means we treat this as a system, not a set of isolated actions: we coordinate cashflow, tax, investment risk and timing so one decision doesn't accidentally sabotage another.

06



### Save + Share (giving with a warm hand)

For many families, the most valuable “legacy” is the one that arrives at the right time — helping with a house deposit, education costs, care needs, or simply reducing financial pressure.

Examples include:

- Helping children or grandchildren earlier (deposits, fees, start-up support)
- Regular gifting from surplus income where appropriate
- Reorganising assets so support can be given without forcing unnecessary tax, risk, or complexity

Anti-default here is avoiding two extremes: giving too much too soon and creating insecurity, or delaying so long that the money arrives as paperwork rather than help. We aim for confidence, clarity and control.





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## WHERE THEY OVERLAP

07



### **Spend + Share (support without destabilising your own future)**

This is where people are living well and supporting others at the same time — and it needs careful structure to avoid sleepwalking into risk later.

Examples include:

- Supporting family while drawing income (without turning your own later-life planning into a hope-and-pray exercise)
- Funding care needs for relatives while protecting household resilience
- Shaping withdrawals so you can share meaningfully now, without creating a tax or sustainability problem later

Anti-default means we stress-test the plan and agree decision rules, so generosity stays generous — not financially reckless.

08



### **Save + Spend + Share (yes, all three)**

This is increasingly normal: you're still building wealth, drawing on it for lifestyle choices, and helping family in the years it matters most.

Anti-default planning here is about sequencing:

- Which pot does what job
- Which money stays invested for long-term growth
- Which money is designed for near-term spending and gifting
- And how tax sits across all of it

That's what uncommon intelligence looks like in practice: a plan that's coherent when life is complicated.

## THE NOVITAS STANDARD

09



### **A simple test we apply to everything:**

A simple test we apply to everything:

- If it isn't timely, it's noise.
- If it isn't clear, it isn't useful.
- If it doesn't improve outcomes, it isn't value.

That's the anti-default in practice: fewer assumptions, fewer unforced errors, more confidence that the plan matches the life it's meant to support.

