

# Uncommon intelligence

The Novitas way of thinking and the way we avoid expensive defaults.



## Uncommon intelligence is not about being clever. It's about being intentional.

Most people don't lose money because they lacked information. They lose money because they drift into the default setting with decisions made in isolation, at the wrong time, for reasons that feel sensible in the moment. Then the consequences compound quietly.

Novitas exists to be the anti-default. Uncommon intelligence is the method we use to design and run a plan that stays joined-up, practical and resilient even when life and markets aren't.

## WHAT UNCOMMON INTELLIGENCE MEANS IN PRACTICE



01

### Clear thinking before clever solutions

We start by framing the problem properly:

- What the money is for (Save / Spend / Share, and the overlaps)?
- When it's needed and what flexibility matters?
- What enough looks like?
- What could realistically derail the plan?

Uncommon intelligence is recognising that the most costly mistakes are planning mistakes, not technical ones.



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02

## A joined-up system, not a collection of decisions

Novitas is built around coherence. Everything is designed to work together:

- How you build wealth
- How you turn wealth into cashflow
- How you support family and pass wealth on
- How tax considerations are handled across the whole picture.

The anti-default is simple – stop making financial decisions one-by-one and start running them as one integrated system.



03

## Decision rules that remove noise and emotion

Good outcomes don't come from constant activity. They come from a process that knows when to act and when not to.

So, we agree clear decision rules such as:

- What would trigger a change and what wouldn't
- How we maintain balance over time
- How we manage risk when circumstances change
- How we handle big one-off decisions without destabilising the plan.

Uncommon intelligence is reducing decision fatigue and preventing headline-led behaviour.





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04

## Timing discipline – because sequencing matters

In real life, the order of events matters. The same decision can be sensible in one season and damaging in another.

Uncommon intelligence shows up in the moments people typically get wrong:

- Starting to spend before finishing saving (drawdown while still accumulating, or reshaping work)
- Taking lump sums (e.g. mortgage reduction) without weakening longer-term resilience
- Helping family while preserving your own future security
- Staying calm through volatility when doing nothing is the best decision.

Anti-default planning is having the structure and rules so you're not forced into poor timing.



05

## Clarity that holds up under pressure

If a plan only works when everything goes well, it isn't a plan, it's optimism.

Uncommon intelligence means the plan remains understandable and workable when:

- Markets are volatile
- Inflation bites
- Tax rules change
- Life changes faster than expected.

The goal is not complexity. The goal is confidence.



## How this fits Novitas

Uncommon intelligence is the thread that ties the whole Novitas approach together:

- **Save it** with intent, not inertia
- **Spend it** as a cashflow system, not a withdrawal habit
- **Share it** deliberately – often during your lifetime, when it matters most
- **Manage the overlap years** with joined-up decisions, not disconnected moves.

That's the anti-default which leads to fewer unforced errors, better coordination and a plan that still makes sense in ten years.

