



The LifeGuide Project

A Family Business and
Estate Continuity Practice



<https://thelifeguideproject.org/>



The **LifeGuide** Project

The LifeGuide Project is dedicated to the upliftment of the Filipino and his family by helping them achieve the varying financial goals of their lives. Finances play an important role in the family's pursuit of their best lives. At The LifeGuide Project, we are acutely aware of the financial problems that the Filipino will inevitably encounter regardless of his financial status in life: for 99% of the population, that will be money running out before life ends. From this reality stems the problems of generational poverty and the cycle of dependency.

For the 1% of the population, the problem in turn often lies not so much from the problems that arise from want but from abundance: wealth dissipation and legacies going to waste on account of disputes, family wranglings, lack of preparedness on the part of the heirs to sustain the enterprise and general lack of planning to ensure that the blessing of abundance remains a blessing to the next generation and not a curse that it often can become.



Our Methodology

The pursuit of wealth lies at the heart of the Filipino cultural psyche. Whether you were raised to view the pursuit of wealth as either good or evil, no one is ever neutral in his feelings about what wealth means in their lives.

In our chosen line of practice, we provide families with the ability and the tools to grow, prosper and bequeath their businesses in a sustainable fashion in keeping with the values, traditions and legacies upon which they were built to achieve and sustain.

At The LifeGuide Project, we believe that wealth has a tremendous potential for good. In the right hands and when built with the right intentions, it can be an important driver in ensuring the dignity and quality of life for its owners and the people they impact.



Our Practice

Lying at the heart of our work, which we call **The Family Business and Estate Continuity Practice**, are two essential questions:

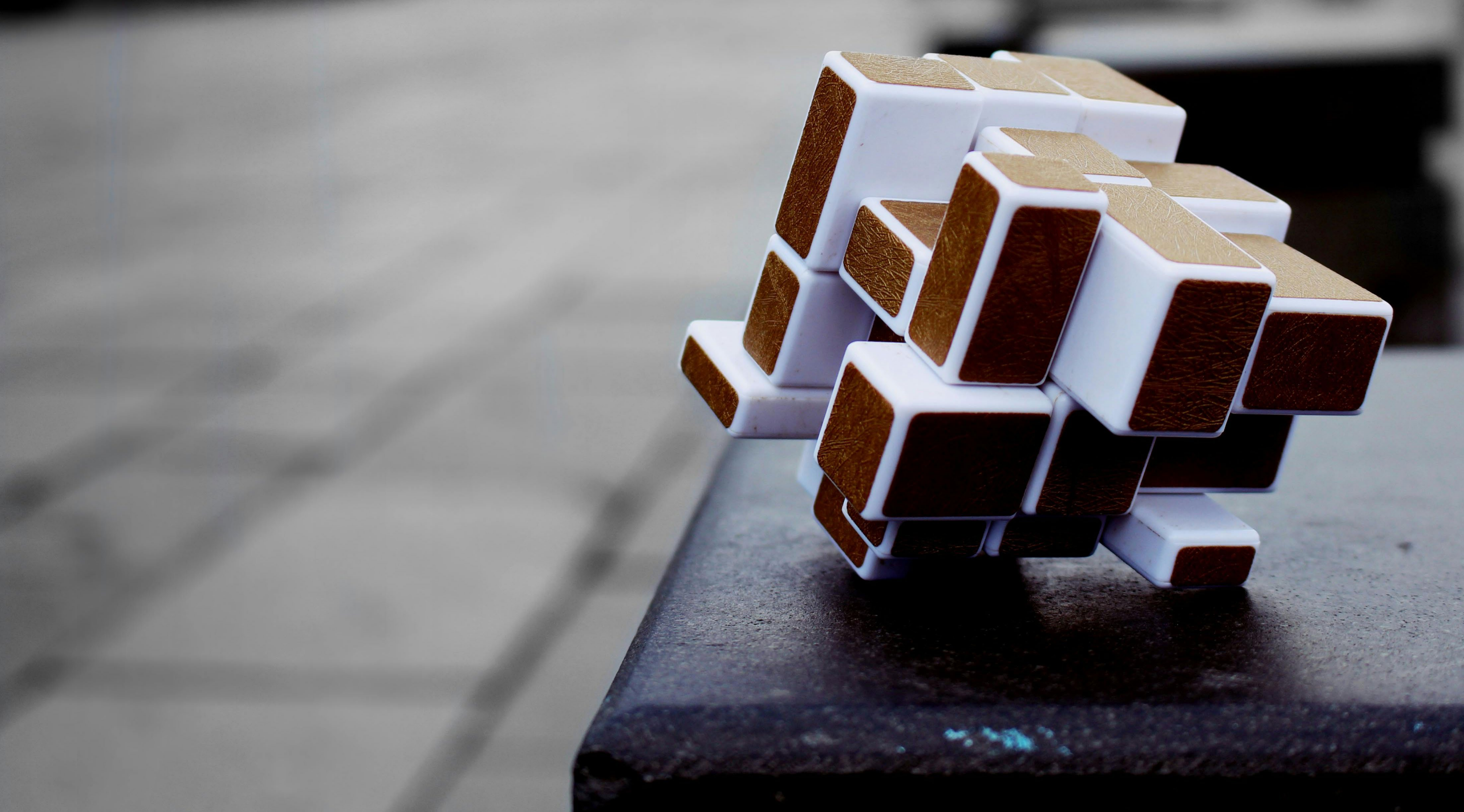
- **For whom are you building wealth?**
- **How do you see your business going beyond you?**

The answers our clients give to these two questions will shape and anchor the services we provide. If they are building wealth only for themselves (and there's absolutely nothing wrong with that), our strategy will be anchored on the virtues of ownership. However, if the wealth (and the business by extension) are earmarked to benefit loved ones and others whose lives our clients wish to impact, then we will be guided by the tenets of stewardship.

This in turn gives rise to the need for a continuity plan, both for the business and the estate upon which the beneficiaries will receive the blessings.

Creating and sustaining generational wealth calls for determined and purposeful planning, a chore and an obstacle for many Filipinos. The reason to make one is obvious. Ultimately, wealth is not about business or money. It is about people. Families. Generations. Traditions. Values. Legacies. Rituals.

Being wealthy is about being responsible and productive, taking stewardship, giving to others, serving society and creating a legacy. Wealth is a tool to help people across generations live productive and fulfilling lives, to be good citizens and teaching one's children to do the same. It is about putting values squarely at the center of things. Without values, you don't have wealth, just money. A good plan expresses the humanity of the owner and what is being passed on is not merely money but a legacy in all of its essence.



Our Solution

For any great plan to work, the mechanisms of action that will underpin its execution remain crucial to its success. Reminiscent of the iconic Rockefeller Waterfall Method that guarantees wealth cascades down to his descendants through several generations, The LifeGuide Project has designed and created a number of risk-based funding vehicles collectively known as the reGeneration Plan Program. The primary purpose of this integrated vehicle is to protect, grow and sustain generational wealth to suit the founders different legacy purposes and designs, to wit:



1 The **RESTITUTION PLAN**

The Restitution Plan (Funding Capacity Planning): A plan designed to address the issue of treatment funding at the end of life. Final medical expenses in a country where 99% of all citizens get sick before passing remains the single biggest threat to any legacy being passed whole, intact and undiminished. This Plan was created by The Lifeguide Project specifically for founders/owners of enterprises whose values may dramatically diminish when the owner gets sick. Additionally, this plan specifically addresses the concerns of owners who may no longer have access to traditional treatment funding modalities but would still wish to optimize their fund creation capabilities under the expert guidance of professionals behind The LifeGuide Project.



2 The **RETENTION PLAN**

The Retention Plan (Business Succession Planning): Ownership transitions from founders to heirs hold the potential of dramatically undermining the continued viability and operation of a business. In turn, these transitions can cause substantial diminution in the values of both the business and the estate if proper planning and diligent and prompt action is not taken well beforehand. The Retention Plan was created purposely to ensure that ownership transitions are done in a seamless manner without adverse financial impacts to both the enterprise and the business.



3 The **RENEWAL PLAN**

The Renewal Plan (Estate Planning): It is one thing to inherit money and another to inherit a legacy. The Renewal Plan seeks to define the impact that the wealth being passed can have not only in the lives of the beneficiaries of said legacy but also in the role they will play in safeguarding the same legacy for the generations that'll come after him. The Renewal Plan creates an outsized impact on the generations by coating money with purposeful values amidst the backdrop of a family history that is deeply mindful of the role their legacy plays to society and humanity at large.



People at the Core

Jong Merida, the Executive Director of The LifeGuide Project, is the President & CEO of Insight TM Corp, a Wealth Advisory and Sustainability company that provides professional guidance to family trusts, companies, foundations and institutions that require comprehensive, integrated family wealth planning services with emphasis on intergenerational sustainability of wealth.

He also serves as the Chairman of the Board at the Wealth Management Center (WMC), a center of excellence for professional financial education based in Manila, Philippines. In a concurrent capacity, he also serves as a Subject Matter Lead Faculty at the Insurance Institute for Asia & the Pacific (IIAP) and is the resident expert resource at the Center for Family at his alma mater, the University of Asia & The Pacific (UA&P) in the area of Family Business and Estate Continuity Program.

Mr. Merida is a published author and is a regular fixture of the banking and insurance lecture circuit where he provides education services for major banks, pharmaceutical, insurance and reinsurance clients.



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