



Step 1: First Meeting & Introduction

The first step in our Advice and Review Process is about getting to know each other – what you are looking for and whether we can help you achieve your goals and aspirations and over what timeframe? What does your life look like today and what do you want it to look like in the future? Whether your financial goals are audacious or modest, long term or short term – now is the time to imagine your goals and where you’d like to be.

Step 2: Research & Analysis Phase

During the second step we drill down into your financial position to see what it takes to achieve your goals, sorting your priorities and if can get to where you want to be in the timeframe you desire. We also look at other issues you may not have thought of and how this fits into your vision of the future.

Step 3: Strategy Preparation

We prepare a plan that is designed to meet your individual needs and requirements addressing both strategies and products. This action plan will be presented to you in form of a “*Statement of Advice*” (SOA) in Step 4.

Step 4: Plan Presentation and Delivery

After all of the alternatives and information is analysed, a *Statement of Advice* (SOA) will be presented to you. The SOA is a written document prepared especially for you by our team containing specific recommendations to help you meet your financial goals and objectives. It is vital that you feel comfortable with the strategy, so this is an opportunity to understand what we have recommended and why, and make any adjustments if needed.

Step 5: Implementation of Action Plan

After discussing the financial strategies presented to you in the “*Statement of Advice*” (SOA) and making any adjustments requested by you, we implement the financial plan and recommendations agreed upon.

Step 6: Regular Reviews and Ongoing Advice

Regular reviews and ongoing advice are essential. It is no use setting goals and objectives unless your progress is measured to see how you are going. Things can change – your own situation, markets or legislation – and from time to time the plan may need to be adapted. We also like celebrating your achievements!