

# HOW WE DO IT

We have 4 clear steps towards making sure your finances are understood, planned, arranged and under control.

## 1. Understood

When was the last time you were asked and then had to think about what you want from your future: What you want for you and your family? What must you have to live life the way you are and what would you like to have to make it even better?

We take time to listen to your short, medium and long term goals and to understand where they fit in your order of priority. Are they '**essential**' meaning they must happen or just '**desirable**' meaning that it would be nice if they did happen.

Once we have understood your **essentials** and your **desirables**, we can begin to help you develop a plan to achieve them.



## 2. Planned

In helping you to plan to achieve what you want we will:

- Help you understand what tax strategies you can use to minimise the tax that might have to be paid
- Teach you about the many varied investment plans that you can use
- Together gain an understanding of the level of risk that you might be prepared to take to achieve these objectives.

This '**risk tolerance**' as it is called will vary depending upon what goal we are planning to attain. If it's one of your **essential** objectives and something that must happen soon, then we would imagine you won't want to take any risk at all. But, if your objective is something that it would be nice or **desirable** to achieve sometime in the distant future, then taking a bit more risk might seem like the right thing to do.



## 3. Arranged

Once you feel that you really understand what the plan is and how it will work, and if you want us to, we will help you to make all of the arrangements.

We'll negotiate discounts with the fund managers, we'll arrange any paperwork that might be needed and we will ensure that everything is put in place just as you have decided it should be.



## 4. Under control

By this stage you should be feeling that you have '**your finances under control**'. We help you keep them under control by implementing a regular review process to monitor progress and make adjustments as and when they are needed.