



INVESTMENT POLICY STATEMENT

Welcome

While great financial planning touches many aspects of life, investment management remains a cornerstone of financial independence. Helping you make confident, informed investment decisions is a responsibility we take very seriously.

This guide outlines our core investment beliefs. We've intentionally kept things simple to avoid the complexity that often clouds the investment industry. We look forward to exploring these essential truths with you.

Warm regards,
Your Financial Planning Team

1 Starting with the End in Mind

Our investment philosophy begins with a simple but powerful belief: **a personalised financial plan should shape your investment strategy**—not the other way around.

Every journey starts with a destination. Before we make any recommendations, we take time to understand your unique circumstances, hopes, dreams, and aspirations. Only then can we determine how best to invest your money.

For most clients, the ultimate goal is a dignified and independent retirement. Once we understand what your money needs to achieve, we can begin crafting an investment strategy tailored to meet your objectives.



2 Understanding Risk



Investing always involves risk—but not all risks are created equal. The word “risk” means different things to different people and misunderstanding risk can lead to poor decisions and unmet expectations.

We believe that investment risk comes in four distinct flavours, each with its own set of challenges that successful investors must navigate: ‘

Capital Loss Risk

The possibility of losing all the money you’ve invested.

Inflation Risk

The danger that your money won’t keep pace with rising prices, reducing your purchasing power over time.

Volatility Risk

The risk that your money will fluctuate in value when the market experiences a period of “temporary decline”.

Low Returns Risk

The ultimate risk investors face is that they will one day regret not positioning their portfolio to capture the returns needed to meet their goals, which may only become apparent when it’s too late to recover.

Understanding these risks helps us make smarter decisions together.

Every investment option can be evaluated according to these risks. For example:

Cash in the bank has a low risk of capital loss and will experience no volatility risk, but in most market cycles high, you’re almost guaranteed to lose purchasing power over time as a result of exposure to a high inflation risk.

A diversified, long-term focused portfolio has low capital and inflation risk, based on historical returns. However, it has a high risk of volatility. An investor needs to expect frequent periods of declines, which are the price of admission for long-term growth.

We believe **purchasing power** is the true definition of money, and inflation is the real enemy of long-term investors.

3 Asset Allocation

While the future is never certain, history shows that **equities—ownership in great companies of the world—offer the best chance of strong returns over multi-decades.***

That's why we believe that any portfolio focused on long-term returns should be predominantly allocated to the **great companies of the world**. Informed investors allocating money to this asset class understand they will experience frequent "temporary declines" throughout their investing lifetime.

To combat the volatility risk, money needed in the short-term can be allocated to less volatile, lower returning "defensive" assets such as bonds and cash. Investors allocating money to these asset classes understand they are trading return for greater certainty.

When deciding how to invest your money, we will always consider, when the money will be needed. This understanding of your investment timeline provides the best chance of achieving your future hopes, dreams, and aspirations.

*Source: TIMELINE CHARTS 2025 using data from Morning Star



4 The Perfect Portfolio for You

The best portfolio is the one you can stick with—through every market cycle.

We'll work with you to find a balance between achieving your goals whilst still giving you the peace of mind to sleep well at night.

5 Your Guide on the Journey

Investing isn't just about numbers—it's about staying disciplined, ignoring the media noise, and keeping your eyes on the prize.

Our financial planning process helps you set realistic expectations, stay focused, and remain confident through all market conditions. We've helped many families live their version of a rich and fulfilling life—and we'd be honoured to help you do the same.





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