

# OUR INVESTMENT APPROACH EXPLAINED

An investment portfolio that suits your circumstances



We appreciate that everybody is unique and that how, and with whom you invest your money, is one of the most important decisions you will make.

We offer a comprehensive advice service that enables us to support your individual needs so that you can invest with confidence. Here is a guide of how we will support you to help you to achieve your investment goals.

## STEP 1

# GETTING TO KNOW YOU

It is critical that we get a full picture of your financial circumstances and plans for the future.

**We will:**

- Ask you about your current circumstances and financial goals. You will then be asked to fill in a short questionnaire which is designed to help us understand your attitude to risk.
- Use the questionnaire to create a suggested “risk profile” based on your answers. We will discuss the results with you, and together, decide if the risk profile is appropriate for you and your particular needs. This includes how much potential loss you are willing to accept in return for potential gains, as well as considering your capacity for loss according to your circumstances.

## STEP 2

# BUILDING A PLAN

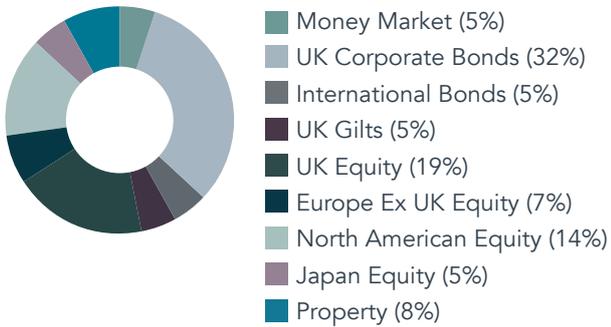
The investment portfolio we recommend will match your needs. It will operate within clear boundaries, not deviating from the most appropriate portfolio for your circumstances. This helps to avoid what is known as “investment drift” – a situation where your investments start off meeting your needs but the overall portfolio soon changes over time as different assets perform at different rates.

Once we understand your needs, and have agreed the amount of risk you are willing to take, we will build a comprehensive plan to help you achieve your goals.

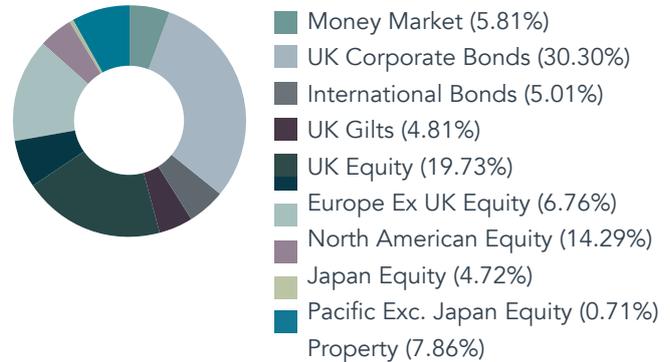
This may include the following:

- Our award winning\* investment analysis tools will show you how your current investments match the risk profile that we have agreed.
- Assessing any existing investments you have and identify those you should keep and those which do not match your aims and attitude to risk.
- Selecting investments which match your needs & remain aligned, now and in the future.
- Investing in the most tax efficient way, dependent on your circumstances.

## STRATEGIC ASSET ALLOCATION



## CURRENT ASSET ALLOCATION



## STEP 3

# IMPLEMENTING THE PLAN

Once we have agreed on a plan we will implement that plan for you and ensure that the process of arranging the necessary investments is as hassle free as possible. **We will:**

- Walk you through all the necessary paperwork and ease the administrative burden.
- Only deal with reputable investment firms that we know and trust.
- Ensure that the investments selected will be suitable for you.

## STEP 4

# REVIEWING YOUR PLANS

Agreeing and implementing the right financial plan is only the beginning of the process. Your circumstances and goals may change over time. **We can:**

- Provide you with updates on your investments.
- Agree a regular schedule for reviews if you require them.
- Ensure that as your plans and goals change over time, your investments continue to match your needs.

\*Distribution Technology's financial planning tools were awarded the greatest number of star ratings from a survey of 57 different tools, conducted in July 2011 by the Finance & Technology Research Centre (F&TRC) for financial planning tools that support 'growing pensions.' Overall, the financial planning tools received an impressive 89 "four and five star" ratings in the 2011 E-Excellence research by F&TRC, spanning the growing pensions, at retirement, investment and protection sectors.

## YOUR WEALTH MANAGER'S PROFILE



**Name:** Simon Wood-Woolley  
**Role:** Director  
**Email:** Simon@definewealth.co.uk  
**Tel:** 07885101170  
**Web:** www.definewealth.co.uk

### Overview

Simon has more than 15 years of Financial Services experience, in roles ranging from retail banking to Directorship.

### Simon has:

- Experience in core advice areas, as well as specialism in Wealth Management.
- Achieved Personal Finance Society Diploma Level (DipPFS).
- Is a member of the Personal Finance Society.
- BA (hons) Business & Finance.
- Has a network of specially selected experts to support your advice needs.
- Worked across all client areas and specialises with – private clients, corporate clients & SME.
- Built a solid network of high net worth private clients and Small & Medium Size enterprise businesses.

### Specific Skills:

- Investment and pre-retirement planning
- Near and post retirement planning
- Inheritance taxation
- Personal taxation self-assessment

Define Financial Planning, Park House, 77-81 Bell Street, Reigate, Surrey RH2 7AN

Registered Address: High Beeches, 5 Wray Common Road, Reigate, Surrey RH2 0RW Registered No: 06547507  
Define Financial Planning Limited is authorised and regulated by the Financial Conduct Authority.