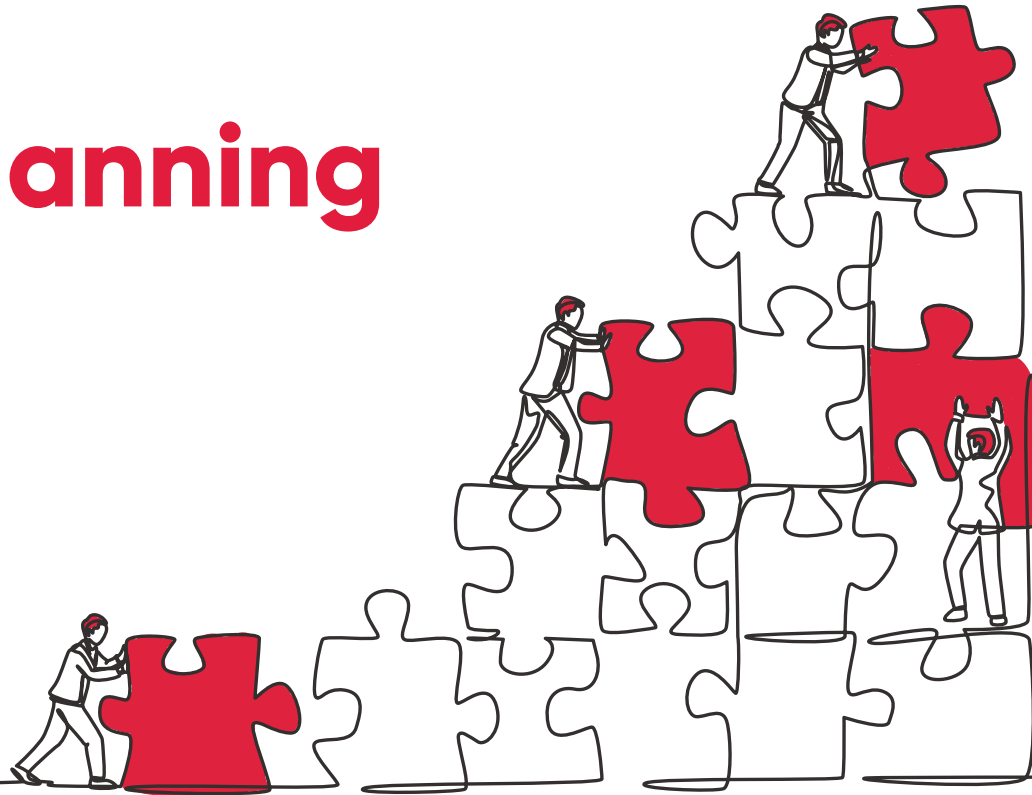


Financial Planning

A Six Step Process



Deciding how best to plan your finances can be daunting. With so many options available and so many uncertainties, how do you choose what's right for you?

Our job is to eliminate as much of that uncertainty as possible and to work with you to identify the most appropriate way for you to achieve your financial goals.



By working through a series of logical steps, we will help you gain a better understanding of the options available, and working together, we can devise and implement a suitable financial plan to target your goals.

The personal Financial Planning process consists of the following six steps:

1. Establish and define the client-adviser relationship.

We will clearly explain and document the services that we will provide to you and define both our and your responsibilities during the financial planning process. We will explain fully we will be paid and by whom. We will also agree on how long the professional relationship should last and on how decisions will be made.

2. Getting to know you.

We will gather information about your financial situation. Together we will define your personal and financial goals, understand the time frame for results and discuss how you feel about risk.

3. Analyse and evaluate financial status.

We will analyse this information to assess your current position and determine what you must do to meet your goals. Depending on what services you have asked for, this could include analysing assets, liabilities and cash flow, current insurance coverage, retirement planning, investments or tax strategies.

4. Develop and present financial planning recommendations and/or alternatives.

We will then offer recommendations that address your goals, based on the information provided. We will discuss the recommendations with you to help you understand so that you can make informed decisions. We will listen to your concerns and revise the recommendations as appropriate.

5. Implement the financial planning recommendations.

We will then agree on how the recommendations will be carried out. We are likely to carry out the recommendations and administer any contracts to be implemented. You will be kept updated as to the progress of the implementation stage.

6. Monitor the financial planning recommendations.

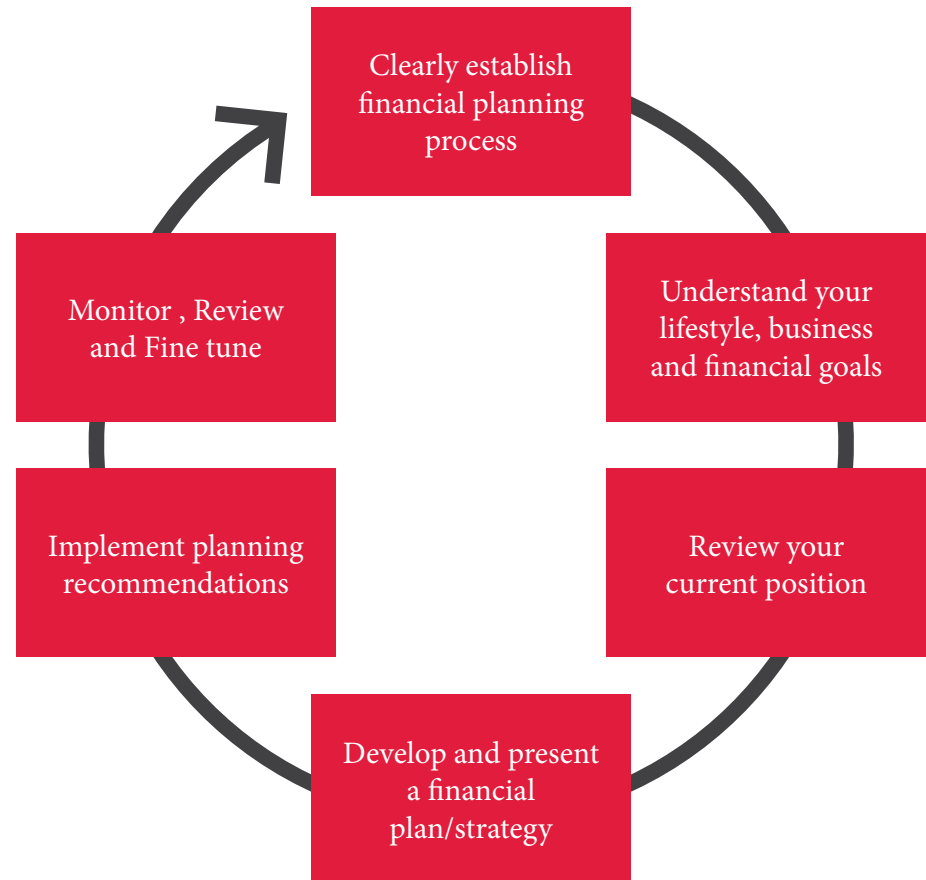
On a regular basis we will review your situation including goals, risk profile, lifestyle and other relevant changes. We also review the performance of your plans to assess the levels of volatility and return. This process forms part of our ongoing planning discussions with you to ensure that we are always working towards the achievement of your financial and lifestyle objectives.

If you would like to access our regular financial planning guides, please [click here](#)

We can also offer you a free review of your financial planning with one of our qualified advisers, please email financialplanning@ouryclark.com

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