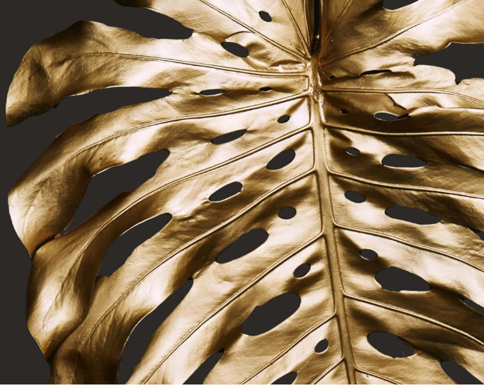

INVESTMENT QUORUM
UNIQUE, BOUTIQUE WEALTH MANAGEMENT

IQ Financial Planning Process

Exploring your aspirations

The Investment Quorum financial planning process is an ongoing process designed to equip you to make sensible decisions with your money that can help you achieve your lifetime goals. We start by determining exactly what your short, medium- and long-term goals are. Only after having clearly identified your priorities can we start planning your finances and formulating recommendations.

WIDE RANGE OF ISSUES

Financial planning addresses a wide range of issues. Your dedicated IQ wealth manager can help you with investing a lump sum, deciding how much you need to save in order to retire comfortably, estate planning and saving inheritance tax, dividing up pension entitlements on a divorce or separation, getting the right types and amounts of life and health insurance, planning to pay school or university fees, deciding how much to borrow, and undertaking a general financial health check.

These are crucial issues for most people and their families, and it is very important for your planner to have a thorough understanding of your aspirations, as well as any obstacles you may be encountering. It is generally best to look at your financial affairs across the board, and not just focus on the issue that is of immediate concern.

We strive to deliver exquisite client service in all aspects of your journey with us. Impressive Investment Management and Wealth Planning are just a small part of what we aim to deliver to all our clients: Our goal is to ensure that our clients have peace of mind with all financial matters in their lives.

CHARTERED STATUS

By achieving chartered status, we as a company have committed to the highest levels of technical and professional knowledge and competence. This means that we can provide our clients with the absolute best level of service.

IQ's six key financial planning steps:

1. Establish and define the relationship between you - the client - and your planner
2. Gather data about you and agree on your goals and expectations
3. Analyse and evaluate your financial position
4. Develop and present the financial plan to you
5. Implement our recommendations to you
6. Monitor and review the plan, together with our relationship with you

BREAKING IT ALL DOWN

In some cases, one or more steps might be omitted. For example, you simply want a one-off consultation without conducting any subsequent monitoring of your position. You are of course free to return to get further advice from your planner after an agreed interval of several months or years, or whenever you feel you might need it.

It can sometimes be hard to deal with one particular issue in isolation, since most of these financial planning areas are interconnected.

We are able to provide focused or relatively limited advice should you wish. Our aim is to provide you with the flexibility you desire to meet your financial planning needs.

The process of financial planning will help you to answer:

- What is it you really want to do?
- When do you want to do it?
- How much will it cost?
- Can you afford it now?
- If not now, when will you be able to afford it?

MAKING THE RIGHT FINANCIAL DECISIONS

Our focus is entirely on exploring your aspirations, future lifestyle and career wishes before thinking about money. It is not uncommon for people to focus on making money rather than on working on how much they actually need during the course of their lifetime. Imagine how you would feel if you knew you had enough money - not just to do the things you want, but to help others as well.

Some people just need help getting their financial affairs organised, most need professional advice and help with making the right decisions, others need help to clarify what a life well lived looks like for them, and expertise so they can pull it all together in a plan. If you would like to learn more about the services Investment Quorum offers, please contact us.

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