

# INVESTMENT PHILOSOPHY

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We invest money with a view to maximising the potential for our clients to meet their financial goals.

We believe in appropriate and active management of our clients' portfolios.

We consider our clients time frames, appetite for risk, cash flow requirements and the cost of management and implementation when making investment recommendations.

We seek simplicity with fewer rather than more managers while achieving genuine diversification through complimentary investment styles

# INSURANCE PHILOSOPHY

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We are keen to ensure that insurance is not looked at like the lottery. It should not be there to provide a windfall. In fact we look at it in the hope that you never have a claim.

Insurance should be in place to fill the gap in your financial situation that would be left in the event that something derails your plans. If you cannot work, if you get sick or if you die, insurance should put you and/or your family back in the same financial situation it would have been in if the mishap had not happened.

Insurance claims should not change lives, they should maintain lifestyles.