

Our Investment Philosophy

a clear consistent approach to investment decisions

What do we stand for?

We have a core set of investment beliefs that are applied to all our investment interactions with our clients.

We are not tied to any single provider or fund manager. We sit between our clients and the investment product solutions we recommend.

We don't believe in chasing market returns by trying to pick stocks. Instead we believe in helping you build your wealth over time using a disciplined approach to investing.

We know that investors can't control short-term market movements. So instead we focus on factors in your control:

- Understanding your attitude towards risk and return to develop a detailed risk profile
- Allocating your investments across a wide range of assets—shares, bonds, property and cash
- Choosing the right mix of investments styles—index and active—to achieve your goals.
- Reducing the cost of investing wherever possible by implementing tax-effective investment strategies.
- Rebalancing your investments back to their target asset allocation to keep you on track to achieve your goals.



We don't focus on the markets, the economy, manager ratings or the performance of individual securities. Instead we focus on the fundamental principles that we believe can give our clients the best chance of success.

- We will help you create specific and measurable investment goals.
- We will help you develop a suitable asset allocation using broadly diversified funds.
- We will help you minimise cost.
- We will help you maintain perspective and long-term discipline.

By sticking to these principles, we maintain a clear and consistent approach and this guides all investment decisions that we help our clients make.

ASPIRE
It's your life