Client Investment Strategy Process

Strategic Wealth
Management Group

Client Needs Analysis

- Goals & objectives
- Retirement plans & life expectancy
- Risk profile:
  - Investment horizon
  - Psychometric risk tolerance
  - Capacity to absorb risk
  - Income/liquidity needs
- Existing investments
- Legal structure
- Tax situation
- Liabilities & debt

Investment Principles & Preferred Investments

Asset Class Diversification

- Traditional fixed interest
- Traditional equities
- Property
- Alternative assets

Geographic Diversification

- New Zealand
- Australia
- Asia - Pacific
- Eurozone
- USA
- Emerging markets

Asset Class Style Diversification

Fixed interest:
- Maturity
- Quality

Equities:
- Core
- Value vs growth
- Large vs small cap.

Property & Alternative Assets:
- Inflation-protected bonds
- Private equity
- Commodities
- Infrastructure

Investment Selection

- Internationally best in asset class
- Lowest cost ETF's and unit trusts
- Expected return & volatility
- Correlation to overall portfolio
- Impact on risk adjusted return

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