




Well organised and  
successful investors....



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#### Planning

- Have a clearly articulated list of major objectives in life – which they update from time to time.
- Know what financial outcomes are required from their investments to finance their objectives in life – as well as the probabilities of achieving those outcomes.
- Have an ongoing dialogue with their professional advisers and use them as a sounding board on key financial decisions.
- Have a clear understanding of the cash flows required (regular and one off) from their portfolio to meet their objectives - and the spread of probabilities around how long the cash flows will last and the impact of those cash flows on future portfolio outcomes.
- Have a clear appreciation of how major life events such as buying a home, birth of a child, new employment or retirement will impact on their wealth management strategies – well before the relevant event occurs.
- Have well ordered financial records that are kept up to date.

#### Budgeting

- Have a clear understanding of whether the real value of their capital is being maintained and the probability of their capital running out.
- Understand the impact of discretionary spending and “lifestyle assets” on probabilities of meeting investment objectives (and what their “guilt free” spending capability is!).

#### Investing

- Have an asset mix commensurate with their life and financial objectives – and the level of risk they can afford to take.
- Underweight over-valued markets and overweight under-valued markets as a matter of regular discipline - based on best practice advice.
- Are mindful of the impact of fees and taxes on achievement of their investment objectives and ensure their portfolios are managed accordingly.
- Hold quality investments that complement their portfolio strategy and have been thoroughly reviewed and are actively monitored on an ongoing basis.

#### Risk Mitigation

- Have structures and strategies in place that are tax, risk and fee efficient - in life and in death.
- Have sound strategies and structures in place to ensure their dependants are cared for in the event of death, disability, illness or loss of employment.
- Have structures and strategies in place to protect their personal assets from unforeseen circumstances/liabilities in their business lives.
- Have sound strategies in place to ensure their assets are distributed in accordance with their wishes in the event of their death.
- Have their home and possessions protected against loss.

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It would be rare for individual investors to be able to manage all of these issues for themselves. That is where professional assistance from Centric comes in. Investors should feel in control and empowered by their wealth management program and professional relationships.



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