

STEP 2 ANALYSIS

We will prepare a detailed analysis on any pension plans that you have accumulated and/or an idea of how much money you can legally contribute into a pension plan. You might be able to catch up on previous years in which you did not make a contribution. We will also prepare a fund recommendation for you based on the level of risk that you are prepared to take. Some of you might have pension protections in place, so that is important for us to know.

STEP 1 LET'S TALK

Do you know how much money you need to support your lifestyle in a non-working life? What do you currently have in place to achieve this goal?

We will ask you a range of questions to help establish a better understanding of your situation.

STEP 3 AGREEMENT

If you agree to our recommendation, we will arrange for your capital to be invested into the funds that we have recommended. We do not hold client monies. Any investments that are made with us are invested with a platform provider that creates an account for you to access, view and monitor your investments. We also recommend that you complete a form which provides the names of your beneficiaries you want to receive your pension monies, in the event of your death.

STEP 4 REVIEW AND REBALANCE

Our investment team regularly reviews the funds that have been recommended and provides quarterly updates to the SK investment committee. We make sure that your portfolios are reset each year to their original settings to ensure you are not over or under exposed in any sectors.

STEP 5 ANNUAL REPORT

You will receive from us an annual report that reviews your investments over the last 12 months, provides comments on any changes that should be made and an update on the markets. This report will also confirm the fees that you have paid over this period to SK, the platform provider and to the fund management.



“Is it true there is an investment that when you contribute you receive monies back?”