STEP 1
LET'S TALK

How would it make you feel to be able to have the money to pay for your child's education?
How would it make you feel if you could live comfortably in non-working life?
How would it make you feel if you could make a sizeable donation to charity?
When do you need to access this investment?
How much risk are you prepared to take?
How important is it for you to invest in a manner that helps people, communities and the planet?

We will ask you a range of questions to help establish a picture which we can relay to you that captures all the reasons why you want to invest your capital.

STEP 2
FUND RECOMMENDATION

We will prepare a fund recommendation based on the level of risk that you are prepared to take.

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.

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 just to make sure 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.

"Forecasts may tell you a great deal about the forecaster; they tell you nothing about the future." **Warren Buffett**