

# VISION STATEMENT

## Overview

Our vision is the essential and enduring belief that provides the glue holding our business together.

The financial choices people make today impact their lives tomorrow. Our aim is to provide clarity, direction and unique solutions that help our clients create, manage and protect wealth – with the ultimate goal of achieving financial independence.

## Core Values

Our core values are the foundation of our business, on which the business will grow.

- **Teamwork** - We work as a team because 'Together Everyone Achieves More'
- **Quality** - Do it once, do it well
- **Ethics** - We strive for ethical behaviour at all times and in everything that we do
- **Continual Improvement** - Never stand still, there is always a better way of doing something
- **Enjoyment** - Do everything with a smile!
- **Environmental, Social & Governance** - We will incorporate ESG issues in to investment analysis & decision making processes

## Decision Principles

On a daily basis we operate on a set of decision principles.

These principles support us all in prioritising and organising the work that we do. These are:

- Business / revenue generating
- Client dependence
- Prospect dependence
- Regulatory adherence
- Money saving
- Business administration

## Internal Code of Conduct

Driven by our core values we strive for conduct that is:

- **Truthful** - We will do everything in our power to disclose information that is accurate, honest and not misleading.
- **Courteous** - Everyone around us deserves to be treated with the utmost respect. We treat others as we would like to be treated ourselves. We never forget to say please and thank you and are punctual at all times.
- **The Interest of Others** - We always consider the interest of others before our own.
- **Competence** - We strive to be excellent in every task we undertake. If however, we feel that a task is outside our area of expertise, we will seek out an expert to find the answers and solutions.
- **Trustworthy** - By adhering to the principles set out above, we will endeavour to earn the most important asset to us as a business and as individuals – and that is the trust of those around us.

**These align with our ethical principles and will be presented to clients at the beginning of our relationship and will form the basis on which we will obtain feedback.**