



ADVISER'S ALPHA
DON'T SET & FORGET

THE FOUR KEY COMPONENTS

01

ALPHA &
BETA



02

KNOW YOUR
CLIENT



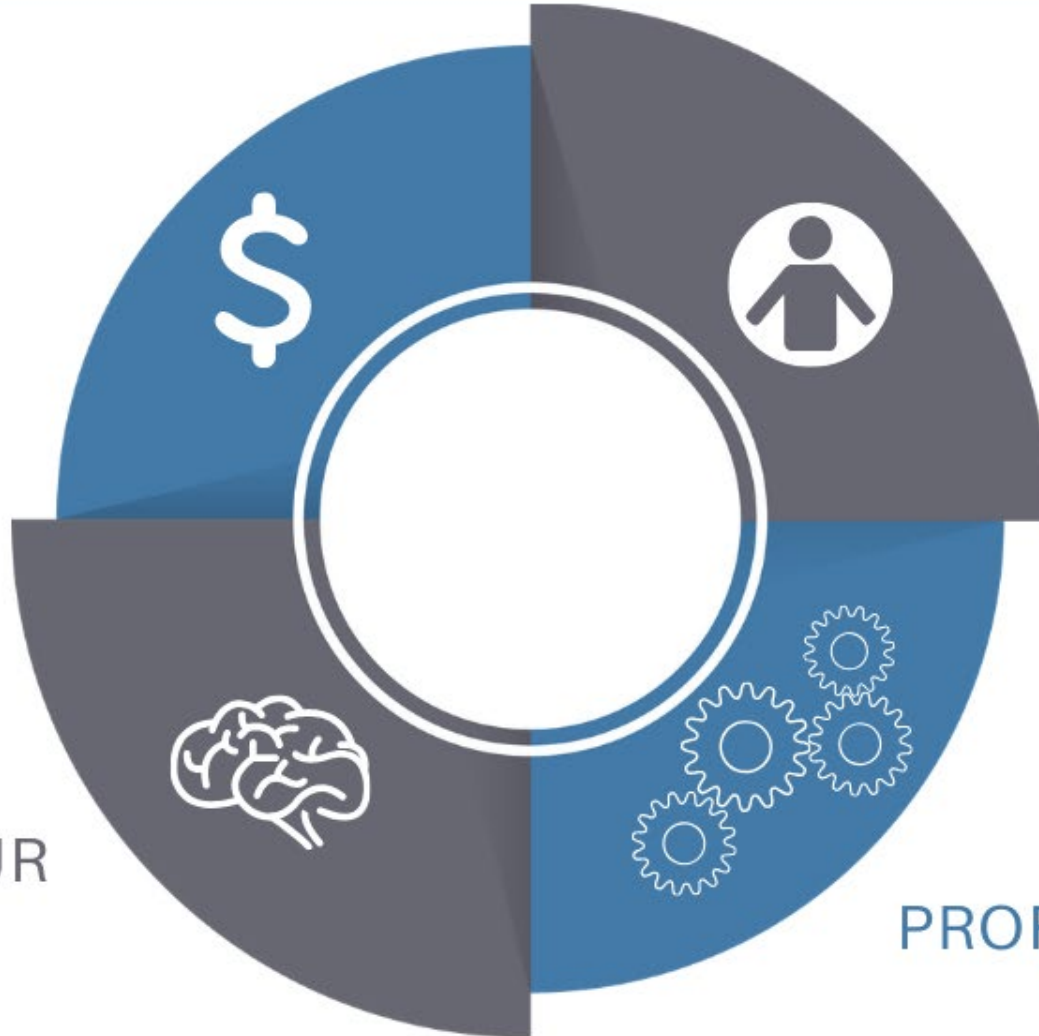
03

BEHAVIOUR



04

CULTURE
PROFESSIONALISM
GOVERNANCE



KNOW YOUR CLIENT

IT'S NOT GOALS-BASED UNLESS EVERY
DOLLAR ON THE BALANCE SHEET HAS A

PURPOSE

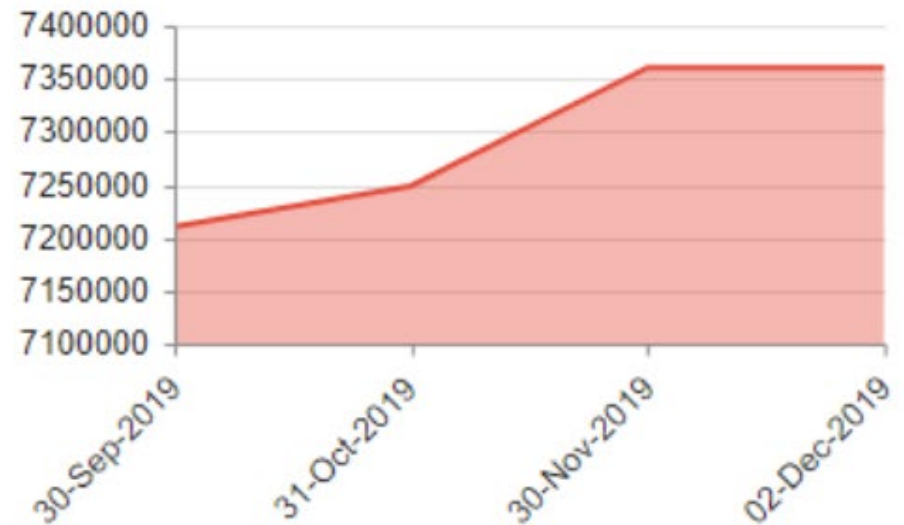
KNOW YOUR CLIENT

Assets by Asset Class



- Cash - Working Cash
- Cash - Goal Funding
- Lifestyle
- Private Home
- Holiday Home
- 1 Cash Investment Pool
- 2 Stable Investment Pool
- 3 Core Investment Pool
- 4 Growth Investment Pool
- Loans Receivable

Net Worth Over Time



CULTURE, PROFESSIONALISM & GOVERNANCE

CULTURE

PROCESSES &
PROCEDURES

CONSISTENCY
STEWARDSHIP

FIDUCIARY
COMPLIANCE
BEST PRACTICE

US AS
ADVISERS

EVIDENCE
TRAIL



QUESTIONS?