

# how it works

CONTRACT:	Terms of Business + Scope of Services Letter					
PHASES:	Initial Planning		Deployment	Discretionary Portfolio Management		
	Initial planning: Visualising your future	Initial planning: Framework of goals	Transitioning to FD	Management by goal-based portfolio	Daily valuations / Quarterly reports	Replanning through life of the goal
SCOPE:	You visualise the <b>benefits</b> you want money to provide at every life stage, through the lens of your values, ambitions, the people that matter to you.	Our experts and expert systems help you turn those benefits into one or more defined <b>goals</b> . Goals have quantified date-stamped real <b>outcomes</b> , within <b>tolerances</b> based on personal consequences	We set up a cost-effective set of third-party custody and dealing <b>arrangements</b> with accounts for each associated individual contributing resources to the goals. We agree a tax-optimal transition strategy	The same expert systems manage each goal-specific discretionary portfolio to deliver the planned outcomes. <b>Systematic management</b> relies on dynamically combining risk free assets and globally-diversified equities	By goal, we <b>report</b> quarterly: the goal progress; our activities in the period; their intended value (eg risk control, return seeking, tax management, cost savings). Access to reports and valuations via secure client portal	Continuous remodelling supports <b>replanning</b> within and between goals. It could be prompted by the goal progress to date or by your circumstances or ambitions changing
PAYMENTS:	£ : 50% on sign up	£ : 50% on completion	Normally no charge	£ : Flat monthly fee in arrears		
TIME LINE:	1-3 months					