Guided Investor

"Our Services Explained"

Version 1.01

What to expect as a **Guided Investor** Client.

The intention of this booklet is to outline the full scope of service you will receive as a **Guided Investor** client.

The GUIDED INVESTOR service is broken into 2 parts:

1. Initial Planning and Proposal
2. Ongoing Guidance and mentoring via the Client Zone and annual review.

Below is a more detailed look at the service offered in each part of this service model.

1 Initial Planning and Proposal:

As we have outlined in the "Investment Process Steps" on the website, we will guide you through the Initial Planning and Proposal Process as follows:

Step 1

- **Set up your account** with SimplyInvesting by entering your contact details.
- You will need to answer a few questions about your Investment Goals.

Step 2

- **Complete a Risk Profile Questionnaire:**

- In order for us **to guide you in the best possible way** to make the best Investment for the Goal you have, we ask that you complete a "Risk Profile Questionnaire".
- You will register for and complete the **Risk Profile Questionnaire** on the website.
- The Risk Profile Questionnaire consists of 12 strategic questions specifically designed by FinaMetrica, an international company that specialises in Investment Risk Assessment.
- The results of the Risk Profile Questionnaire will be available for you to download from the website on completion. You may find the outcomes of interest and helpful in interpreting our proposal to you.

Step 3

- **Proposal Feedback and Application Process:**

- Based on our analysis of your input to us together with the results of your Risk Profile Questionnaire, we will now email to you:
  - Your Investment proposal overview document which will outline our Investment Proposal.
  - The Application forms for Investments for your signature.
  - Any quotations for Personal Risk requirements that were identified from the analysis.
  - Together with any other forms that form part of the application process.

Step 3

- **Continued..**

- You will need to complete and sign the application forms and supply any other necessary required documentation as requested.
- All completed documentation is then to be scanned (as Pdf documents) and emailed to us at SimplyInvesting for processing.
- Alternatively, these documents may also be faxed to us.
- If you are making a Lump Sum investment and need to make a transfer into the Administrators Bank account, this must be done now as proof of the deposit will need to be submitted to Simplyinvesting with the other required documentation.

Step 4

- **Investment Confirmation and Client Zone access:**
- SimplyInvesting will now submit all documentation to the relevant administration companies, ensuring that all compliance requirements are adhered to.
- If for some reason further documentation is required, we will contact you in order to arrange for this to be emailed to us.
- Once all documentation has been submitted to the relevant Administration companies, it will take approximately **5 working days** before confirmation of your new investment will be available.
- Confirmation of your new investment will be emailed to you.

Step 4 - **Continued..**

- Once your Investment has been confirmed, we will register you and email you your Username and Password for the SimplyInvesting **Client Zone**, where you will have access to your portfolio values online as well as access to a variety of other useful and informative services such as:
  - ➢ Video Tutorials
  - ➢ Discussion Blog
  - ➢ Investment Information Library
  - ➢ Investment Tools

PART 2

2 Ongoing Mentoring and Guidance:

- The Initial Planning and implementation thereof is obviously very important and vital to making a focused start your financial life.
- However, if that initial plan and what is required to keep that plan on track is not adhered to and implemented, you are unlikely to reach your Goals.
- The reason for offering all of the Tutorials, discussion Blogs and forums, Information library and tools, is to assist you in keeping your Plan on track and encourage you to implement any changes, additions and planning updates along the way.

Ongoing Mentoring and Guidance continued..

- A very important part of this service is the **Personal Annual Review** which includes the following:
  - *Portfolio Review* – We check that you portfolio is performing as planned and is still relevant based on your goals. We address any changes that may be necessary to ensure that you are still on track based on your goals.
  - *Personal Risk Review* – This would be a check to ensure that you have this aspect of your planning in place and relevant to your current needs.
  - *Estate Planning Review* – This would be a check to ensure that you have this aspect of your planning in place and up to date.
  - *Medical Review* – This would be a check to ensure that you have this aspect of your planning in place and relevant to your families specific needs and requirements.
  - *Asset Risk Planning Review* – This would be a check to ensure that you have this aspect of your planning in place and relevant to your current asset valuations.

If you require assistance with any aspect of your Planning, we would be able to address this at this Annual review meeting.

Ongoing Mentoring and Guidance continued..

- The main emphasis in this service model is to:
    - **Get you started and headed in the right direction** for YOUR needs based on YOUR Goals.
    - For you to know that, you will have a **proper review of your Full Financial position** annually to ensure that you keep to your planning objectives.
    - For you to know that **you have help and guidance** should you need it, in the form of the "Client Zone" with all of its useful resources..
    - For you to know that **you have someone to contact** if you have questions along the way. (Email contact at any time)

We want our clients to know that they always have guidance and help available and that this guidance and help will always be given from and in an **Independent** and **Objective** manner and perspective and that they will always get the **Best Advice** for their circumstances and needs.

If you have any questions or would like to make contact with us you can email us on:

dave@simplyinvesting.co.za.

We look forward to partnering with you and helping you reach your goals and Financial Success.