



GUIDANCE | TRUST | CONFIDENCE

# Client Service Proposition



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## WHAT YOU CAN EXPECT AS A CLIENT

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At QED we work with people who are seeking help to overcome the complex challenges and often difficult decisions that come with managing family wealth. We bring greater organisation, clarity and protection to their finances at an important time in their lives.

*We help people feel relaxed and secure about their financial future.*

We provide a disciplined process to create some of the clarity and security that people seek in their financial life and develop an integrated plan to help clients get to where they want to go.

There are two main client groups that value our services:

- Those who are planning towards retirement
- Those who are already retired

In each case many of the challenges and solutions can be quite similar.

Specifically though, if you are working towards retirement, you will be keen to figure out just how much capital you need to build up, so that you and your family can maintain your desired lifestyle once the paychecks stop.

Alternatively, if you are already retired, then it's vital to ensure that your money will last as long as you do, to ensure a life free from financial worry!

We offer impartial, bespoke, guidance to help you make smart decisions about your money, and help you avoid making costly financial mistakes. The result is that you will feel comfortable and confident in the knowledge that you have a trusted partner to guide you as part of an enduring and lifelong relationship.

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### **YOU WILL RECEIVE**

- Objective advice, privacy, confidentiality, and a timely response to telephone calls and e-mails.
  - Service from staff who are professional, diligent, competent and courteous, who act with integrity at all times.
  - A transparent fee structure – our fees will be outlined to you and agreed with you before we commit to work together.
  - An unconditional refund of our fee if you ever feel that we have not earned it, provided that you let us know within 14 days of it being levied.
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## OUR CORE SERVICES

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- A broadly based view of your total wealth so we can provide you with a clearer understanding of where you are, what you need to be doing, and how best to keep it all on track. This will involve:
  - ❖ The creation of a lifetime cashflow model built on realistic assumptions, to help you figure out what's achievable as a sustainable target for your financial independence.
  - ❖ Monitoring the latest investment research and complex legislative changes.
  - ❖ Regular and comprehensive progress meetings with unlimited telephone and email access between review dates.
- Construction of an investment plan aimed at building up, or preserving, your retirement nest egg and other assets at the lowest possible cost, with an acceptable level of investment risk.
- Providing a sounding board to bounce ideas off or to challenge thinking, in a logical and respectful way-particularly on the big issues.
- Offering assurance that if anything should happen to you, there is a trusted adviser there to support the family in the future.
- Working with your lawyer and accountant to provide a cohesive approach to your finances.
- Exploring and resolving issues related to how to pass wealth effectively to the next generation.

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### CLIENT BENEFITS

- Personal contact
- Peace of mind – a safe pair of hands
- Delegation to experts
- A successful investment experience
- Clarity out of complexity – to be financially well organised

In addition to the clever stuff – many clients really value help in sifting, simplifying and organising the paperwork that their affairs generate – “removing the hassle!”

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## WHAT DO I GET FOR MY MONEY?

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### THE INVESTMENT PLAN AND IMPLEMENTATION

After our initial Discovery Meeting, we will provide you with a written Wealth Management Plan which covers the detail of where you are now, where you want to get to, and a suggested strategy of how to get there. It includes our recommendations for moving forward and details our investing approach.

We then meet again to discuss matters further, make any amendments to the proposed plan and then proceed to implement agreed actions.

In addition to remunerating us for the initial advice given, our initial project fee covers the cost of our staff, our intellectual property, and the professional responsibility we incur for implementing the advice. Typically our initial fee is met out of invested funds.

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### REGULAR PROGRESS MEETINGS

Typically held on an annual, or half-yearly basis, these face to face meetings are designed to-

- **Assist you in staying focussed on your goals**  
Regular progress meetings enable you to ensure things stay on track to achieve your objectives. You also have unlimited access to advice – be it by telephone, a chat over coffee or a formal meeting to discuss a potential strategy. This ensures that every opportunity is considered and where appropriate included in your strategy.
- **Minimising hassle**  
Our aim is to improve or maintain your lifestyle through the use of smarter strategies. However, we also take the pain out of managing those strategies by handling all administration. This gives you more time to enjoy the things you love to do.

Again, our annual fees are typically drawn from your investment portfolio.

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### WHAT MAKES QED DIFFERENT?

Clients tell us that it's a lot of little details about the way things are done that perhaps makes us a bit different – We have a genuine care and concern for our client families, and we're able to chat with them about complex and challenging ideas in straightforward terms, in plain language, and with visual explanations.

We are not owned by any institution, so our advice is never tainted by conflicts of interest. We work for you.

We bring you an investment philosophy grounded in academic research and empirical evidence. We work to help investors structure diversified, multi-asset class portfolios. The portfolios make extensive use of passively managed, institutional style, enhanced index tracker funds.

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## FEES

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- For the Initial financial review coupled with implementation of your investment plan – a project fee on an individual basis.
- For ongoing advice and review – typically 0.75-1% per annum of funds under advice.
- Typically our fees are met out of invested funds.



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