

## Our Investment Philosophy

At Sound Life Financial Services our core business values of Integrity, Supportiveness, Effectiveness, Compassion and Empowerment form the base of all of our everyday interactions.

These values underpin our Investment Philosophy and the development of our core set of investment beliefs - fundamental investment principles that we believe can give you the best chance of investment success.

As your adviser, our first job is to always act in your best interests and provide a wide range of investment solutions. We are here to help you remain disciplined and focused on your investment goals and build wealth over time.

This is our Investment Philosophy and it helps us to:

- Communicate with you about how you invest
- Explain why we make certain investment decisions and not others
- Manage your expectations regarding your investments
- Continuously communicate the benefit of our investment choices to you

### 1. Investment Goals

- The first step is working with you to construct a plan to determine your investment goals
- We then look at your risk profile - what sort of investor are you? How much risk are you prepared to take to achieve your desired level of return?
- Your risk profile helps us to formulate your investment strategy to achieve your goals

### 2. Investment Balance

- How we help you allocate your money across different types of investments (shares, bonds, property and cash), as this is one of the most important decisions you'll make as an investor
- Investors generally fall within one of four categories; high growth, growth, balanced and conservative
- These categories will drive your investment strategy which we will tailor to align with your goals
- Whether you are conservative or high growth, it's important to manage and reduce your risk wherever possible
- Diversification is key to managing your risk
- As an investor, you can't control the market

### 3. Investment Cost

- Our job is to look at the most appropriate investments for you based on cost and returns

### 4. Investment Discipline

- Over time, your portfolio will move away from its target asset allocation due to the markets up and down movement
- We rebalance your portfolio so that you are not exposed to risks you had not agreed to when you first invested
- Rebalancing helps you stick to your original plan during a severe downturn