



Second Opinion Report

Are you getting a good deal from your investment set-up?

You have had your investments in place for some time now. How do you know whether you are getting a good deal?

It is very hard to know. Very.

We offer a 'Second Opinion' report to confirm whether you are on the right path with your existing investments, or whether there are areas for improvement:

- Returns - about right?
- Risk - not too hot; not too cold?
- Costs and fees - reasonable?
- Service - responsive?
- Independent funds, or your adviser's 'in-house' product?

But why would you come to us, a competitor, for a second opinion? We'd be biased, wouldn't we?

Yes, that is correct. We are biased, but knowing we are and declaring it right up-front helps deal with some of that bias. There are other ways we deal with bias:

- We deal primarily with facts and figures in our report that your existing adviser can challenge, if you wish.
- When it comes to opinion, we will be clear about that and give you the arguments on both sides. Then you decide what seems right to you.
- We charge for the Second Opinion report, \$600 +

GST. This covers some of our costs, but it also demonstrates that we are not in it just to win over your work to us. Many of our Second Opinion reports leave the existing investment advisers in place, sometimes with a tweak here and there, but always with an improved clarity around what you are doing, and why.

Our advisers have industry-exceeding qualifications and affiliations:

- CFP® Certified Financial Planner designation (Shiree, Jared and Rhodes)
- AIF® Accredited Investment Fiduciary designation (Jared)
- AIFA® Accredited Investment Fiduciary Analyst designation (Rhodes)
- CEFEX® Certified Organisation, see www.cefex.org (Polson Higgs Wealth Management)

Between us we have accumulated years of investment experience:

- Shiree - 11 years
- Jared - 13 years
- Rhodes - 34 years

Talk with us today about arranging your second opinion report.

We help our clients enjoy their lifestyle with confidence knowing that their future is secure.