



Investment Philosophy

Rise Advice

April | 2024

Our beliefs

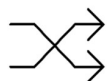
Our priority is our clients, and our focus is not only assisting clients in their financial journey, but to facilitate the learning of financial concepts and principals along the way. We believe in a consistently applied set of investment principles to guide our decision making and in turn, providing consistency and discipline to your investment objectives.

Investment principals

Applying these fundamental principles can provide our clients with the best chance of success. These principles are inherent in our thinking and guide our investment decisions. Regardless of the market cycle and short-term noise, these principles deliver to our view that money is a control relationship, either you control it, or it controls you.

Our investment philosophy

Our investment strategy relies on a research driven approach to portfolio construction, underpinned by five key beliefs:



Contrarian approach

Markets are driven by emotion. Separating short term reactions and long-term wealth creation is critical.



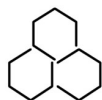
Goals and timeframes

An emphasis on risk adjusted portfolios with a prime focus on delivering client goals.



Active quality

Active management targeting quality investments to drive client outcomes.



Deep diversification

A broad approach to investing considering asset classes, manager styles, and regions, can reduce volatility and increase opportunity.

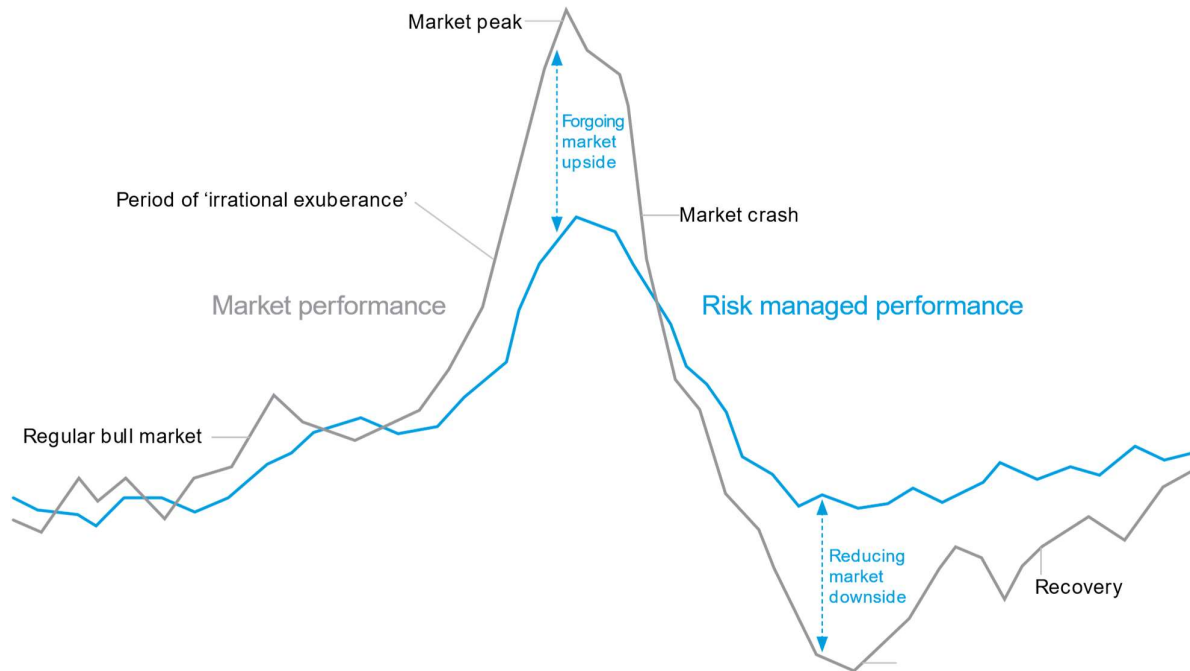


Tax

Strategies that consider tax impacts can add additional value over time.

Risk managed performance.

Smoothing out returns by forgoing some potential upside, whilst limiting the downside, will result in superior long-term performance. Philosophically aligned to this belief, our portfolios are designed to keep pace with market returns while outperforming the market during a downturn.



Our trusted investment partners.

We choose to partner with external investment experts as it will result in better outcomes for our clients, responding efficiently and effectively to any market conditions. With an external investment partner, we can have increased time to invest in your future, with a specific focus on education, because we believe education is power,



What our client's say

“Debbie has been providing us with quality, experienced and professional financial services for more than 10 years and her understanding and compassionate approach to ensuring we are offered services and advice that is custom tailored to our situation, is second to none. I would highly recommend Debbie, without hesitation.”

Gavin

Get in Touch

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