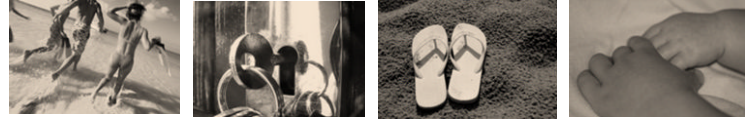


## Who is Crue Consulting?

At Crue Consulting, we are passionate about helping people. By really getting to know you, your dreams and your aspirations, we are able to form a life-long partnership with you to help you realize all your lifestyle goals. Whether you have just started working, are in the process of accumulating wealth, near retirement or even in retirement, our team of wealth managers would love to help.



**And our vision is simple: To be recognized as the trusted wealth managers for all our clients' financial decisions, so that they can achieve their financial goals and dreams, and willingly communicate this to their family, friends and colleagues.**

## What is Lifestyle Financial Planning?

Lifestyle Financial Planning is all about planning for the life you want, rather than the life you think you can afford. Most investors shy away from investments that fluctuate in value. Unfortunately this tends to mean that they invest in conservative investments such as cash which generally produce insufficient returns to fund future lifestyle. Investors with a medium to long term horizon would do far better to focus on the return required to achieve their long term lifestyle goals rather than on the short term volatility of various investments.

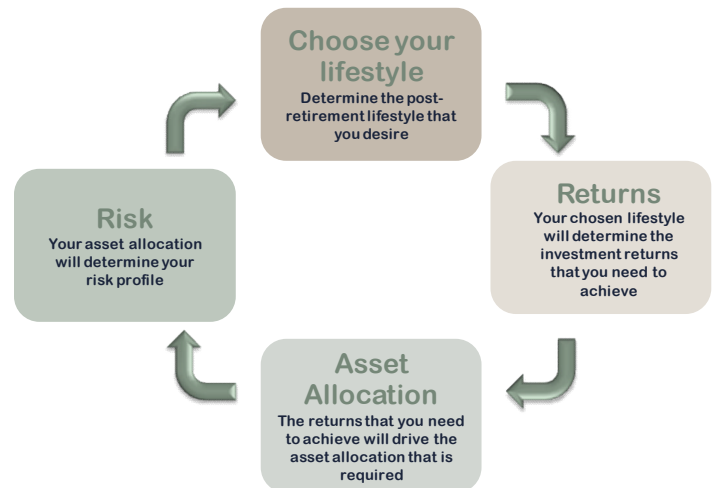
## What role does Crue Consulting play?

A financial planner is effectively a long-term partner and strategist who works closely with you to ensure you reach your lifestyle goals. At Crue Consulting, our financial planners are trained to think laterally and to simplify complicated issues into a series of simple steps – all of which are documented in your financial plan. By understanding behavioural finance theories, and the common mistakes made by investors, we will assist you to remove emotion from the financial analysis, and help you understand the financial implications of your decisions. Your financial plan will provide you with recommended strategies and the most appropriate financial solutions for your needs.

Our role is to provide you with a financial plan that sets measurable financial goals and targets, which are designed to help you achieve your desired lifestyle. This task starts by working out how much you need to earn from your savings in order to fund your ideal lifestyle. Unlike the traditional approach to investing which starts at determining your risk profile, we believe that the starting point is first to determine your desired lifestyle. Your chosen lifestyle will determine the returns

that you need from your investments, which in turn will drive asset allocation and the eventual risk profile of your investment portfolio.

Our approach to investment starts by you choosing your lifestyle.

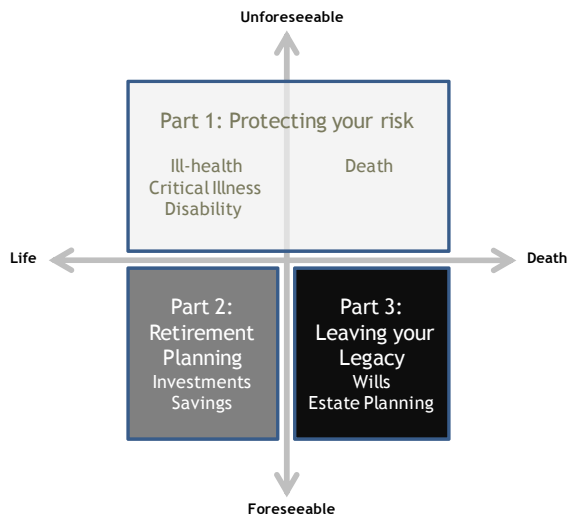


**Once you have followed this process, the investment risks that you need to take to achieve your lifestyle will become evident. If you are uncomfortable with the investment risks recommended, your financial planner will help you find an acceptable trade-off between your lifestyle plan and an investment strategy that allows you complete peace of mind. Your lifestyle goals and your investments are regularly revisited by you and your financial planner.**

## Where do we start?

A financial plan is like a strategic plan for you and your family. In developing the plan, we need to do scenario planning for all of life's eventualities. We need to plan for the foreseeable events, such as purchasing a house, education costs, retirement and your inevitable death. We also need to plan for unforeseeable events such as ill-health, disability or untimely death. To help us plan effectively, we've developed our own scenario planning model. Your plan will effectively consist of three main parts, namely:

- Protecting your risk
- Planning for retirement
- Leaving your legacy



## What does the financial plan entail?

The financial plan looks at all possible eventualities in your life and is divided into the following components:

### Part 1 Protecting your risk

Your lifetime risks include ill-health, dreaded disease, disability and premature death.

### Part 2 Planning your retirement

This involves developing a long-term strategy to build and maintain your wealth for your retirement years.

### Part 3 Leaving your legacy

In this part of the plan, we make sure you have an updated Will, and that your Estate is structured in the most cost-effective manner.

## Part 1 Protecting your risk

Risk protection is the area of financial planning that is designed to protect you against unforeseeable eventualities in the future, including death, disability, severe illness and health ailments. While you are still accumulating your wealth, repaying your home loan and saving for your retirement years, your most valuable asset is your ability to generate an income.

Unforeseeable eventualities have the ability to cause huge financial losses, and we believe that these risks can be effectively protected against through insurance, which is an integral part of your overall financial plan. We will provide you with comprehensive advice on risk insurance, covering key areas as life, critical illness, disability and income protection insurance.



## Your Assets



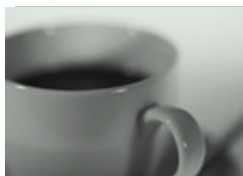
## Part 2 Planning for your retirement

In order to provide for a reliable income throughout your retirement, you need a sound strategy to create wealth, good investment selection and ongoing investment advice. Taking into account your financial situation and desired retirement lifestyle, our financial planners will develop an investment strategy that is most likely to achieve your financial objectives. During the process, we will ensure that you understand all the investment risks needed to achieve the required return on your investment. It is our view that investors should aim to achieve realistic returns over the long term by having a diversified and balanced investment strategy.

Selecting the investments most suitable to your risk profile, tax situation, income and growth requirements can appear complicated. At Crue Consulting, we regularly evaluate and monitor investment solutions to ensure that the investments we recommend are amongst the best in their class. Our portfolio solutions take into account local and offshore exposure, together with allocation of the funds to different asset classes such as shares, bonds, property and cash. We ensure that each asset class in a managed portfolio solution is managed by the best asset manager in that class. These managers are regularly reviewed as part of our solution. We believe that investments should be driven by the client's lifestyle goals and dreams. Once we understand your goals and dreams, we can determine the returns that you will need to achieve on your investments in order for you to live your desired lifestyle. This will determine the required asset allocation of your fund. This, in turn, will determine your investment risk profile. Lifestyle financial planning is therefore about choosing the life you want to live, and then investing according to your dreams and goals.

## Part 3 Leaving your legacy

As part of the overall financial planning process, we can assist you to review your estate planning needs. Effective estate planning means that you have an updated Will which ensures the correct distribution of your assets in the event of your death. Our recommendations will also provide you with options to reduce estate duty and executor fees, where possible. Our services include the preparation and safe-keeping of your Will, as well as the regular revision and updating of your Will. We also provide advice with regard to the setting up of Trusts.



*Give us a call on (021) 530 8500 or pop in to our offices at  
Crue House, 5 Long Place, Pinelands.  
Come and have a cup of coffee with us. We'd love to help you plan.*