



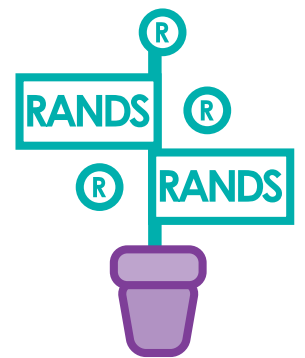
The role of an Adviser



A good adviser should help you identify your life and financial goals, review your current financial situation relative to your goals and design a plan to help you do what you need to do in order to achieve your goals.



In fulfilling this role your adviser may:



Help you draw up a budget.



Stop you chasing top performers and potentially destroying returns.



Help you reduce your debt.



Identify the most tax-efficient and cost-efficient way of investing.



Encourage good savings habits.



Help you understand the products in which you are invested.



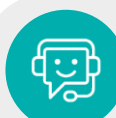
Stop you procrastinating so investments benefit from time in the market.



Update you regularly on changes in regulations, tax and product offerings.



Identify savings shortfalls and how you can bridge those gaps.



Advise against scams and “get rich quick” schemes.



Help you make decisions about spending or saving.



Advise you about financial risks, such as death, disability and illness.



Help you set goals with deadlines - a wedding, a trip or your retirement.



Advise you about the financial risks of large medical expenses.



Identify the investment returns you need to achieve a savings goal.



Ensure financial risks through loss of property or vehicles are covered.



Identify a suitable investment product to earn the returns you need.



Help you navigate life events – births, deaths, divorce - financially.



Make sure the investment risk in your investments is suitable.



Help you secure your family's future in the event of your death.



Explain the ups and downs your investment will go through.



Plan your estate properly for the maximum benefit for your heirs.