

Our Beliefs

Without exception, our relationship with you will be founded on these nine beliefs



Our Beliefs

01

Mutual Trust

We will earn your trust by telling you the pure, undiluted truth - as we understand it - all the time.

02

Together we must understand what truly matters to you

Real financial planning boils down to helping people discover what is most important to them. The goal is to align your resources with the things you value most.



Watch: Rocks, Pebbles and Sand: Prioritizing Your Life

03

Spend your money on experiences with the people you care about

Many psychological studies have shown that spending money on experiences makes us happier than spending money on things, and the best return on investment is from experiences shared with your loved ones. Unlike material possessions, experiences gain value over time: they pay a Memory Dividend. At the end of the day, the goal is not to die with the most money you can possibly have, it's to live a fulfilling life.



Read: Die With Zero by Bill Perkins

04

The plan comes before the portfolio

Our relationship will only have meaning and value through your financial plan. Success is not measured by the annual performance of your portfolio, but by your ability to meet your goals. Your portfolio is never anything more than a function of your plan.

05

Our value comes from modifying your behaviour

Equities offer potential for superior long-term returns. Because of this, they are volatile (share prices can and will rise and fall, sharply). You can expect a significant fall in share prices every three to five years or so. However, all such share price declines have been temporary, a downward blip on an upward, soaring trend.

The risk of owning shares is not their volatility: it is your emotional response to this volatility. The dominant factor in long-term, real-life financial outcomes is not “investment performance”, it’s “investor behaviour.”



Read: Thinking Fast and Slow by Daniel Kahneman

06

Predictions are worthless and pointless

The economy, the markets and the future can't be consistently predicted or timed. The only way to capture the full potential long-term return of the great companies of the world is to be willing to sit through their full and temporary volatility.



Quote: “We have long felt that the only value of stock forecasters it to make fortune-tellers look good” – Warren Buffett

07

Accept the fact that most of the future is uncertain and scary

Uncertainty is the only certainty. We don't move from periods of the former to the latter, we simply move from one uncertainty to the next. There is no way to know what will happen in the future, and that is okay. That's life.



Read: Fooled By Randomness by Nassim Taleb

08

The news cycle reinforces uncertainty

99% of the time, the events behind news headlines have no direct impact on our lives. Nor can you influence these events, to any significant degree. Appreciate that 24/7 news is not your friend. It's “business”, don't take it personally. In fact, don't take it all, turn the news off!

09

We live in a Golden Age

For all the short-term uncertainty in the world, there are countless reasons for long-term optimism. Wealth and prosperity is spreading around the globe. Poverty is being eradicated. Once dreaded diseases are now curable. Technology is changing millions of lives for the better.

History teaches us to be long-term optimists. Look how far we have come in the last two million years.



Read: Factfulness by Hans Rosling

