



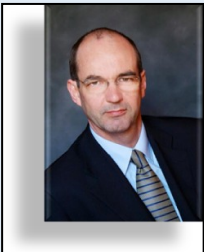
chartermarque

Pension Consultants & Chartered Financial Planners

The Planning Process

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Chartermarque's financial planning process consists of the following six steps.

Establish & define our relationship

We will clearly explain and document the services that we will provide to you and the costs of those services. We will define both our and your responsibilities during the personal financial planning engagement.

Gather client data including goals

We need to ask for information about your financial situation. We should mutually define your personal and financial goals, understand your time frame for results and discuss, if relevant, how you feel about risk.

Analyse & evaluate your financial status

We will analyse your information to assess your current situation and determine what you must do to meet your goals.

Develop and present financial planning recommendations

We will offer financial planning recommendations that address your goals, based on the information you provide. We will go over the recommendations with you to help you understand them so that you can make informed decisions. We will listen to your concerns and revise the recommendations as appropriate.

Implement the financial planning recommendations

We will agree on how the recommendations will be carried out. We may carry out the recommendations or serve as your coach, coordinating the process with you and other professionals such as lawyers, accountants or stockbrokers.

Monitor the financial planning recommendations

We will agree on who will monitor your progress towards your goals. If we are retained to provide this service we will report to you periodically to review your situation and adjust the recommendations, if needed, as your personal and financial circumstances change.

