

Coton Financial Management Ltd. 13 Coton lane, Erdington, Birmingham B23 6TP

Our 10 Step Investment Advice Process

- 1 Assess client objective (income/growth/income & growth/pension income etc)
- 2 Assess investment time frame
- 3 Assess client current & future tax position
- 4 Assess and agree client attitude to investment risk
- 5 Assess and agree client capacity for investment loss
- 6 Select investment vehicle: collectives, ISA, investment trusts, bonds, pension etc
- 7 Construct asset allocation skeleton
- 8 Select underlying funds
- 9 Assess whether platform or off platform solution is most suitable and effect investments
- 10 Review