



Your investment philosophy

Putting your principles into practice

What is an investment philosophy?

Your investment philosophy is a set of investment beliefs and principles that guide the strategies you use to invest client funds. It is a strategic way of thinking about markets, provides direction and acts as a framework for investing.

Running a financial planning business without a well thought out investment philosophy is akin to steering a rudderless boat. Having a clearly defined investment philosophy for your advice practice will help you to better articulate to clients the rationale for your decisions and recommendations, support your client conversations, as well as your own investment decisions.

Developing an investment philosophy can add immediate value.

Articulating your investment beliefs and processes should be a priority for all professional financial planning practices and is an important part of business planning. It allows you to:

- Reflect on your own experiences and beliefs.
- Concentrate research only on the investment choices in your preferred methodology.
- Work more closely with preferred product providers.
- Share your philosophy with strategic and referral partners.
- Allocate the right amount of time and resources to the construction and review of investments.
- Match the right philosophy to each client segment.
- Consider other aspects, such as tax and rebalancing strategies.

Please refer to the Practice Development page and fill out the form to request the full guide.

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Introduction

The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes the need for transparency and accountability in financial reporting.

This section also highlights the role of internal controls in preventing fraud and ensuring the integrity of the financial statements. It provides a framework for designing and implementing effective internal control systems.



Financial Reporting

The second part of the document focuses on the preparation and presentation of financial statements. It covers the requirements for the balance sheet, income statement, and cash flow statement, as well as the disclosure of related party transactions and contingencies.

This section also discusses the importance of providing clear and concise explanations of the accounting policies used and the assumptions made in the preparation of the financial statements. It provides guidance on how to structure the financial reporting notes to ensure they are easy to read and understand.

The final part of the document provides a summary of the key points discussed and offers recommendations for improving the quality of financial reporting. It emphasizes the need for ongoing monitoring and evaluation of the internal control system to ensure it remains effective and up-to-date.

