



Questions To Ask Prospective Advisers



Charlton House
LONDON | HONG KONG

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1/ What do you do?

We specialise in providing financial planning and wealth management services to internationally mobile individuals and families, helping our clients to plan and achieve their most important goals in life.

2/ What qualifications do you hold personally?

↳ University. David Snelling: BSc Science
↳ Professional Qualifications. David Snelling: Advanced Diploma in Financial Planning Modules 1, 4 & 5 (Level 6 qualification). The minimum UK Qualification required to practice is the Diploma in Financial Planning (Level 4 qualification). Hong Kong qualifications are as a Securities and Futures Commission Responsible Officer which holding SFC Papers 1, 3, 6

See website for further details

3/ What qualifications does your team hold?

↳ University. Masters in Business MBA (Tat Wong) and BA Business & Management (Brendan Keylock)
↳ Professional Qualifications. HK SFC Responsible Officer Papers 1, 3, 6 (Tat Wong). Diploma in Financial Planning (Brendan Keylock).

4/ What's your investment approach or philosophy?

↳ What are the investment fund costs (on average) in your portfolios? 0.52%
↳ What are the platform costs? 0.2% typically

Our mantra is "No portfolio without a plan": we are goals based investors. The dominant determinant of real life investment returns is the behaviour of the investor. Second to this is asset allocation. Investment selection and market timing play a minor role and cannot be achieved through skill consistently or at all. We believe in three key principles when it comes to successful investing 1. Faith in the future 2. Patience 3. Discipline

5/ Will you act in a fiduciary capacity when providing me with advice?

We are independent, and therefore not owned by any third parties such as banks, insurance companies or asset management firms. We have no conflicts of interest in the products and services we may recommend. We work only for our clients and our only source of remuneration are the fees paid directly by our clients. Removing conflicts of interest enables us to act in our fiduciary capacity.

6/ How much access will I get to you when I need you?

We conduct an Annual Progress Meeting with all clients in our Ongoing Advisory Service. This is scheduled a year in advance and covers a major review of all our clients goals, objectives, the recommended strategy and financial products to ensure our clients remain on track for achieving their goals. We also typically conduct a mid-year check in as well as providing regular communications through out the year.

7/ Are you independent or restricted?

We are independent. This means we have no obligation to recommend the products and service of one firm over another. In addition, we are whole of market. This means when we make financial recommendations, we will consider the suitability of all available options across the entire market.

8/ Do you have other clients similar to me?

Yes, we have a number of clients with a US/UK footprint (US citizen and UK resident) just like yourself. Whilst we can't advise on specific US investments, we do have knowledge of US retirement products such as 401k's and IRA's, Roth IRA's etc

9/ Are you directly authorised by the FCA or an appointed representative of another organisation?

We are regulated in Hong Kong by the Securities and Futures Commission of Hong Kong (SFC) and the Insurance Authority (IA). In the UK we are regulated by the Financial Conduct Authority (FCA)

10/ How do you charge?

We charge through fees. We never take commissions from investment products or asset management firms for the services we provide. We do this as we believe this presents an inherent conflict of interest. We charge fairly for the work that we do and that is driven by the time and complexity involved.

To find out more, you can read our website page below: [How We Charge](#)

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11/ How big is your team?

We are a small, cohesive team of three: David Snelling, Tat Wong and Brendan Keylock. Teamwork is the 5th of our company's 5 core values. When you work with us, you don't get an individual, you get a dedicated team.

12/ Would I have a dedicated person to contact when needed?

My initial contact is with David Snelling, who is the person I would contact if I have any questions or need advice.

13/ What are your plans for the business over the next xx years?

Our company is a long-term business and we plan to continue to grow and expand our services over the next 10-15 years. We are currently looking for new clients and are planning to invest in our marketing and technology to ensure we are providing the best possible service to our clients. We are also looking to expand our team and are currently recruiting for several key roles. We are also looking to expand our services to other markets and are currently exploring opportunities in Asia and Europe. We are also looking to expand our services to other markets and are currently exploring opportunities in Asia and Europe.

14/ Who owns the company?

The company is owned by David Snelling, Tat Wong and Brendan Keylock. We are all equal partners in the company and we all have a say in the way the company is run. We are all committed to the success of the company and to providing the best possible service to our clients.

15/ How many clients do you work with at present?

We currently have a number of clients and we are working with them on a regular basis. We are also looking for new clients and are currently exploring opportunities in Asia and Europe. We are also looking to expand our services to other markets and are currently exploring opportunities in Asia and Europe.

David Snelling: "What I gain from working with us is our satisfaction and professional by our by. I remember the reason he told me being planning for him, especially until age 65 with his family, and he has bought himself 10 years more fun."

The actual time involved varies depending upon complexity. Without any delays we can advise on a financial plan and get that implemented in around 6 weeks. However, with time needed for decision making and personal schedules involved, the process can often, and more realistically take more like 3-4 months.

Yes, the investment platforms we have all have online access and some provide apps. In addition, we have a client portal where we (both you and us) can share and store documents securely.