

OUR PROCESS

Engage



Our goal here is to take you through a process, have you engage and move to the Decide phase. Armed with your personal information and goals and aspirations for the future, we establish your 'future context'. Often not easy to articulate or put to paper, it's the basis to assess everything you do and more importantly every future decision. Establishing your context and moving to the 'Decide' phase are two of the most important steps you can take in feeling confident about your future.

Decide



Our goal here is to provide you with the information and a quality framework needed to make sensible decisions about your situation. In writing, and offering you choices and clarity in the options, we will eventually end at a decision or series of decisions that will improve your overall position. Simple language, with clear outcomes and clear fee structure showing a clear benefit; allowing you to choose the actions necessary and in the order that works for you.

Act



Whilst the decision is important, it's the action that truly counts. Failure to execute a good idea is one of the most common issues for people. How often do we look back at an asset we know we should have purchased but the pressures of life simply got in the way? This results in regret of a missed opportunity? Our commitment here is to efficiently action the decisions you have made, in a timely manner. Every decision, all of the time.

ZEST⁷
WEALTH ADVISERS



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ENGAGE > DECIDE > ACT >

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MAKE
SENSIBLE
FINANCIAL
DECISIONS

ENGAGE > DECIDE > ACT >

ZEST WEALTH ADVISERS



Zest has been helping Individuals, Families and Businesses make sensible financial decisions for over 10 years.

From Cash to Real Estate and every asset class in between, pace of change now occurs at a faster rate than any time in our recent history.

We believe this is the 'new norm' and it can leave people feeling anxious and less than confident about their ability to make sensible financial decisions.

So why does this matter?

There is now less margin for error, especially when it comes to the decisions you make about your money. Choices are abundant, as is the news and opinions of individuals, most of which should not be acted on.

Zest has founded its offer on core beliefs and simple truths that have not changed, even in today's world.

Our clients (present and future) benefit from these beliefs. Our process and system has, and will continue to support them and their journey.

OUR CORE BELIEFS

- › We believe in sensible financial decision making.
- › We believe people generally lack a solid framework for important financial decisions.
- › We believe people don't always action good ideas.
- › We believe that people who don't have a process often freestyle - leading to poor outcomes.
- › We believe in the separation of advice and product - We call this 'True Choice'.
- › We believe 'The Advice Gap' exists regardless of the size of asset or income.

OUR SYSTEM



Separating services & solutions to provide 'True Choice'

As a professional services firm, we separate our Service and Solutions offerings so that you have 'True Choice'.

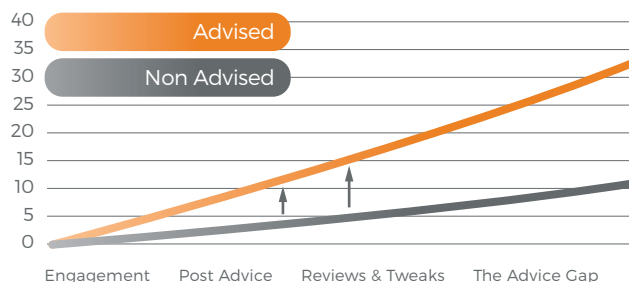
Each is an offer that we are absolutely committed to, however we recognise that clients do not always want to use our solutions. They may have existing relationships and are happy with those from a product sense.

They may have equity in assets that can't be sold or they want to keep. We can still add value here.

Our belief around having context, and a framework to make sensible decisions is often not product related. Our firm promotes engagement around strategy, legislation, goal setting, risks, cash flows and many other aspects that add significant value over time.

The point is, engaging with us for advice does not limit your options. You have the choice to select the services and or solutions that are right for you.

THE ADVICE GAP



OUR PROCESS SUMMARY

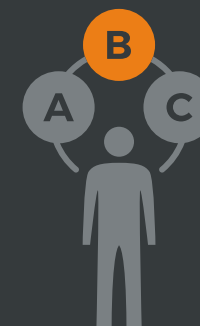
Engage

- Here we capture the sum total of your endeavours to date.
- We establish your goals and aspirations.
- We provide a future context for all decision making.
- We look to what you own, owe, earn and spend.
- We want you to consider advice, as it will only improve your situation.



Decide

- We know confidence in decision making will cause you to act.
- Our framework will provide that confidence.
- Here we plot everything we know about you and where you are headed.
- We compare this to where you want to be - your future context, and identify the actions needed to make this a reality.



Act

- We will ensure that the decisions you make are actioned in a timely manner.
- We review your situation, future context & progress at least once a year - the process is ongoing.
- We will discuss the months ahead, planning for the future rather than being reactive.
- We will be flexible as things change, and make adjustments as required.

