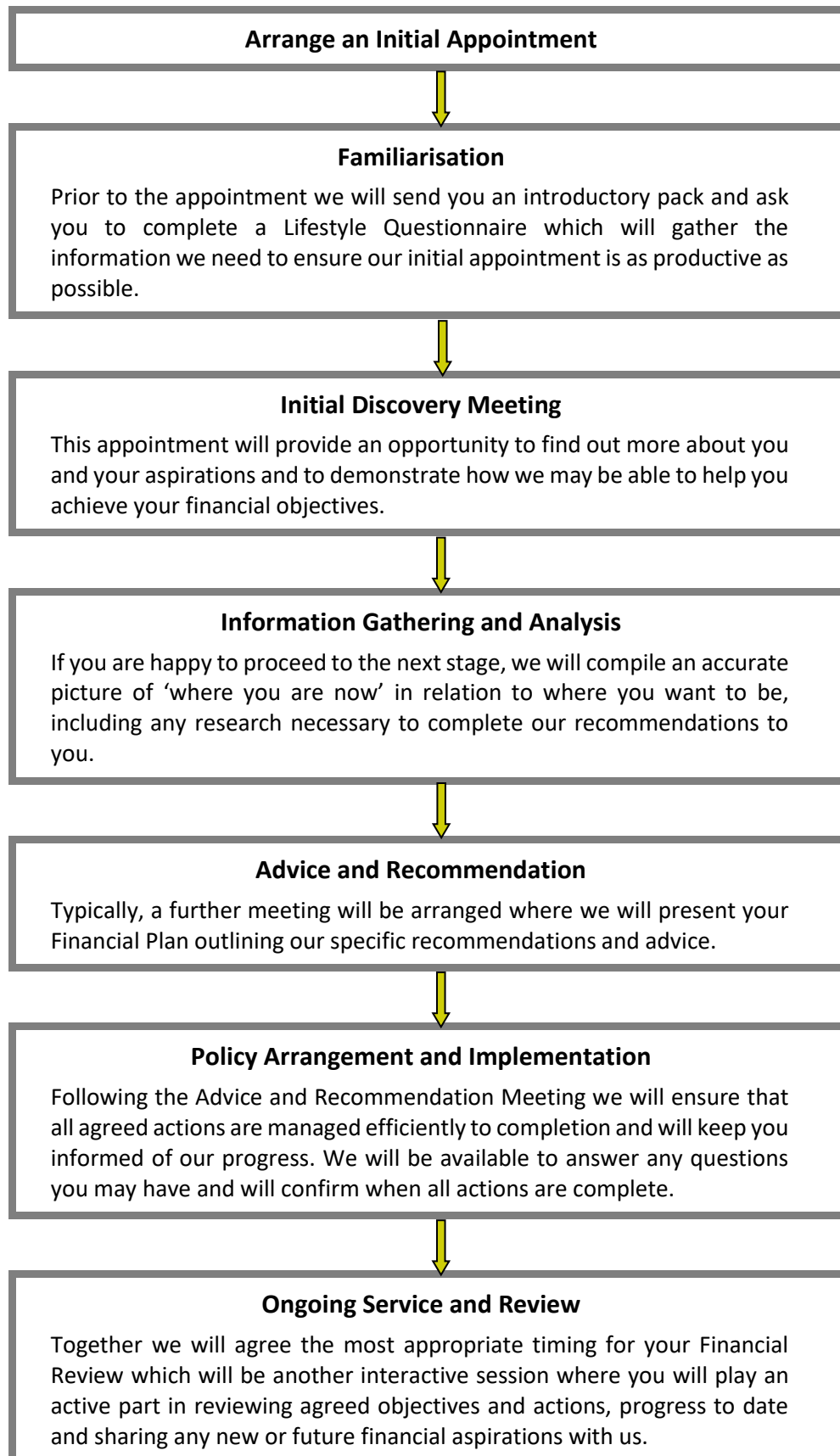


The 7 Step Financial Planning Process



Information in this document is valid for tax year 2021/22