THE FINANCIAL EDGE

Financial Edge Review™

Client Overview

Purpose
A professional review of the complete financial architecture surrounding your business, family wealth and future objectives.

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What Is a Financial Edge Review™?

A Financial Edge Review™ steps above individual tax, accounting, investment and legal transactions and examines how the complete financial architecture fits together. Its purpose is to identify what should be retained, strengthened, changed or investigated as your business, wealth and life evolve.

The central question
Does the financial architecture we have today still support the business, wealth and life we are trying to create?

When a Review becomes valuable

A Review can form part of an annual strategic cycle, but it is especially valuable when a material event changes the assumptions on which earlier decisions were made.

Common triggers	Examples
Business change	Acquisition, sale, ownership change, major profitability change, new partner or shareholder
Wealth event	Business sale proceeds, inheritance, major investment or property transaction
Life change	Retirement planning, succession, family change or changed lifestyle objectives
Risk / resilience	Material debt, refinancing, protection concern, persistent Dashboard alerts
Architecture complexity	Several issues can no longer be resolved properly in isolation

The Seven Review Lenses

Review Lens	Core Question
1. Business Architecture	Is the business financially strong, valuable and becoming less dependent on the owner?
2. Financial Performance & Cash Flow	Is the business producing sufficient profit and cash to support its objectives?
3. Ownership & Structure	Do the entities and ownership arrangements still suit today's circumstances and future objectives?
4. Family Wealth Architecture	Is business success being converted into durable family wealth?
5. Capital Allocation	Is financial capacity being deliberately directed toward the right priorities?
6. Protection & Resilience	Are the business, family and accumulated wealth appropriately protected?
7. Freedom, Succession & Legacy	Is the architecture creating choice and supporting the eventual transition the owner wants?

One architecture
The Review considers the relationships between the business, ownership structures, cash and profit flows, family wealth, capital allocation, protection, succession and longer-term objectives.

What We Look For

Classification	Meaning
RETAIN	Working appropriately and remains aligned with current objectives.
STRENGTHEN	Fundamentally sound, but improvement would materially strengthen the position.
CHANGE	A material redesign or different approach should be considered.
INVESTIGATE	More information or specialist advice is required before a responsible recommendation can be made.

The Review does not produce a simplistic overall score. Different parts of your financial architecture can be strong, vulnerable or uncertain at the same time.

How findings are developed
Current Position → Observation → Implication → Recommendation. This separates facts from interpretation and recommendations.

What You Receive

Deliverable	What It Gives You
Executive Summary	The most important findings and the decisions that matter most.
Financial Architecture View	A clear picture of how the key parts of the current structure fit together.
Seven-Lens Review	Structured observations, implications and recommendations across the complete architecture.
Five Decisions That Matter Most	A deliberately short list of the decisions with the greatest strategic significance.
Action Roadmap	NOW (0–30 days), NEXT (31–90 days), BUILD (3–12 months), FUTURE (12+ months).
Professional Advice Map	Clarity about which recommendations require accounting/tax, legal, financial advice, finance, insurance or other specialist input.

How It Fits the Financial Edge System

Stage	Resource	Question
DIAGNOSE	Business Owner's Scorecard™	Where are the gaps?
UNDERSTAND	Family Balance Sheet™	Where are we financially today?
ALLOCATE	Four Wealth Buckets™	Where should future financial capacity go?
IMPLEMENT	Wealth Allocation Planner	How, where, when and by whom?
MEASURE	Financial Edge Dashboard™	Are we moving in the right direction?
DECIDE	Financial Edge Boardroom™	What do we now need to decide?
REVIEW & REDESIGN	Financial Edge Review™	Does the complete architecture still make sense?

From Review to Action

A Financial Edge Review™ is not intended to end with a report on a shelf. Agreed recommendations move into the appropriate implementation and governance tools, with professional advice obtained before material decisions are implemented.

Time Horizon	Purpose
NOW — 0–30 days	Urgent decisions, information gaps, risk containment and immediate professional advice.
NEXT — 31–90 days	High-priority structural, financial or implementation work.
BUILD — 3–12 months	Deliberate improvements to business, wealth and resilience architecture.
FUTURE — 12+ months	Longer-term succession, independence, legacy and major strategic changes.

Financial Edge Principle
Review the architecture, not isolated transactions. The objective is alignment between the business you own, the wealth you are building and the life you want that wealth to support.

This overview is general educational and informational material only. A Financial Edge Review™ may identify matters requiring separate accounting, taxation, legal, financial, investment, insurance, lending or other professional advice before implementation.