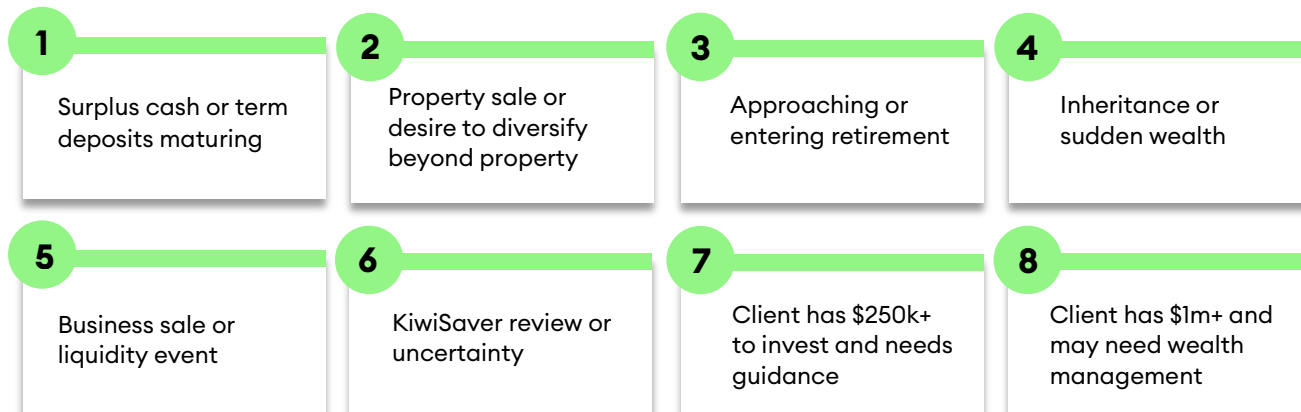


# A practical guide to referring clients

## When to refer a client



## How referrals work



**We respect your client relationships and will keep you informed where appropriate.**

## Common referral scenarios

### Business sale proceeds

Client has sold, or is preparing to sell, a business.

### Large cash balances

Client is holding cash and wants to consider longer-term options.

### Diversifying beyond property

Client wants investment exposure beyond residential property.

### Retirement income

Client is approaching retirement and wants income planning.



### Mark Bull

-  mbull@piefunds.co.nz
-  027 609 1282
-  piefunds.co.nz