



NEW ZEALAND FINANCIAL PLANNING COMPANY LIMITED  
*Helping you make smart choices with your money*





## What Do We Do?

Our job is to understand your financial aspirations and help you bring them to life. Whether your aim is to create a sustainable retirement income, protect your wealth or finance a trip around the world, we can help you do it.

Our aim is to understand your goals and make sure you have the financial resources to do the things you really want to.

### **Planning Steps**

The approach we like to take in forming an advisory relationship with you is as follows:

#### **Step one – Establish a relationship with a planner**

As a first step, we like to meet with you and generally talk about what you wish to achieve both financially and in terms of lifestyle. We also provide you with background on New Zealand Financial Planning and the services we offer to assist with your financial planning. These may include financial planning, advice on trust structures, recommendations on tax and insurance matters. Your planner will also explain fully the basis of our proposed fee arrangements. Should you wish to proceed, then we will provide you with a full Disclosure document along with any advice we prepare for you.

#### **Step two – Gather the data and identify your goals**

As with any plan for the future, you need to take stock of your current status and what resources you have available. Part of this will entail determining your personal net worth, which is essential to establish a firm foundation for an effective financial plan and it is the best way to gain a sound knowledge of your financial position to enable a professional planner to give you effective advice.

This process will also involve determining and quantifying your financial goals and requires you to be precise and specific about what you are trying to achieve. These goals can be divided into short (12 months), medium (2-5 years) and long (5 years plus) term objectives. They include matters that impact financially, such as planning a new home purchase, sending your children to private schools, an overseas holiday or planning for retirement.

We use a Planning Guide as a tool to help in this process.

#### **Step three – Analyse and evaluate**

It is the planner's role to consider any issues that may arise and look for the best possible alternatives to achieving your

goals. Being a "financial" plan, there are usually numerous calculations and projections that are done as part of this step. As part of our systematic process towards assessing your attitudes to money and investment risk, we also ask that you do a comprehensive risk tolerance test.

#### **Step four – Prepare your (financial) plan**

The financial plan provides written recommendations and alternative solutions to the issues identified above. The length of the recommendations will vary with the complexity of your individual situation. The plan will be tailored to meet your needs and provide you with options for consideration. Remember, if you fail to plan, you are planning to fail.

#### **Step five – Implement your (financial) plan**

In this step, we work with you to put your plan into action. This will involve putting the structures in place, processing any transactions that may be required, calling in specialists in various fields where necessary.

We have well designed and properly maintained systems and structures in place to ensure that the implementation of your strategy is handled as smoothly and efficiently as possible. We make sure that all your instructions are carried out as accurately as possible, and that you are kept informed of the progress throughout.

#### **Step six – Review your plan**

Once everything is in place, it is not a case of set and forget either. Your planner and our back-office support team will continue to monitor and report on the progress towards your goals.

We like to meet with you on a regular basis to talk about your financial goals (they do change from time to time), identify potential risks and make adjustments for market conditions, so that your plan is updated and adjusted accordingly.





## Why NZFP?

When you choose to work with New Zealand Financial Planning (NZFP), it is not about investment or checking off some legal to-do list, it is about you. Our focus is on open and honest communication with the aim of building a successful long-term relationship with you.

NZFP has a long and successful history of providing New Zealanders with a service that embodies the same integrity and honesty our customers value in themselves. We will make certain we understand your goals and objectives, and work closely with you to help ensure that you meet them.

The key elements to our success have been, and continue to be, our:

- **Values**
- **People**
- **Process**
- **Investment Philosophy**

We are proud to be the choice of thousands of New Zealanders and look forward to discussing how we can help you make your financial and lifestyle aspirations a reality.

## Our Values

Our business is run according to a set of core values, which we believe create an environment conducive to fostering trusting, long-term planner-client relationships.

These values are:

- **Integrity** – We will always be honest and truthful
- **Objectivity** – We act in your best interests and make decisions that will benefit you
- **Competence** – Our team of professionals work hard to maintain the skills, knowledge and expertise required in an ever-changing environment
- **Fairness** – We have a high level of respect for others and aim to treat everyone fairly and justly
- **Confidentiality** – Rest assured that we have the utmost respect for your personal and financial privacy
- **Professionalism** – Because our business depends on its reputation
- **Diligence** – Financial planning and guidance is what we do, and we work hard at doing it well.





## Our People

We have a dedicated team of professional financial planners located in offices throughout New Zealand. Ultimately, it is your choice as to which planner you choose to work with. Bear in mind, we wish to establish a long-term relationship with you, so mutual trust and respect are very important parts of this relationship. You can take further assurance from the fact that our planners are Institute of Financial Advisers (IFA) Members. As such, they have embraced a code of ethics and are committed to a structured process for preparing and presenting advice.

You are legally entitled to certain information about any financial planner you choose to work with. It is important that you know what to consider.

Our financial planners are supported by a dedicated team of helpful and efficient administration staff, who keep the paperwork flowing and assist with client communication.

In addition, NZFP has a solid governance structure in place to oversee business operations. Our Management Board is responsible for the company's governance and strategic direction and consists of five elected NZFP Principals and an independent chairman. We also have two Joint Managing Directors, Greg Moyle (Marketing), Mike Staal (Operations) and a General Manager, Craig Dealey responsible for Technical services, Administration and IT.

The company's regional offices are managed by their respective NZFP Principals, who report to the Management Board.

We have an investment committee responsible for appointing external specialists/service providers, liaising with them and monitoring their performance. The committee consists of four NZFP Principals plus our General Manager.

## Our Process

Before going ahead, you are entitled to a free, no obligation meeting, which will allow us to get to know each other a little better. It is an opportunity to establish an understanding of your needs and circumstances.

If together we decide that we will be able to work together to achieve your goals and objectives, we will then need to spend a bit more time in gathering the relevant information about you and your financial

position. We use a Planning Guide as a tool to help in this process — you can request a copy of this guide if you would like to make a start now.

In order to understand your attitude towards money and investment risk a little better, we also ask that you undertake a comprehensive risk tolerance test.

We have systems and structures in place to ensure the implementation of your strategy is handled as smoothly and efficiently as possible. We make sure that all your instructions are carefully followed, and that you are continuously kept informed of progress.

Once everything is in place, it is not a case of set and forget. Your adviser and our administrative support team will continue to monitor and report on the progress towards your goals. You are also able to have regular face-to-face contact with NZFP.

## Our Investment Philosophy

Our investment philosophy is based on high-quality research backed by sound judgement, which helps avoid the emotional pitfalls so prevalent amongst inexperienced investors.

Our investment process is anchored by a number of core beliefs about investment markets, in particular:

- **Time** – Financial market returns are unpredictable in the short term, but more reliable over longer periods. Good investments need time, so discipline - not emotion - must drive investment decisions.
- **Diversification** – Returns associated with any single investment are highly uncertain, but are generally more predictable across a wider range of assets. Consequently, we favour investments in broadly diversified portfolios to ensure that we capture the long-term wealth creation potential of investment markets.
- **Fundamental value and quality** – Market prices can often stray significantly from their fundamental value. Because of this, we design portfolios that can be orientated toward investments that exhibit potential real value. Our focus is on maintaining well-researched portfolios of high quality assets.

To ensure our approach is adhered to, we employ top researchers and investment managers.





## Our Service

We are probably different to other financial advisers you may have dealt with in the past — our focus is on meeting your complete lifestyle and financial objectives. We take a holistic approach to the planning process, in that we look at your entire situation, and don't merely consider investment product placement options.

We provide advice on a range of issues, including budgeting, income requirements, insurance, other investments, business, estate planning and financing. Your financial planner will even provide "coaching and support" if emotions make it difficult to stick to professional investment disciplines, especially when the going gets tough.

Your plan will receive ongoing reviews, research and development relating to the overall portfolio structure and systems to ensure that you benefit from — or are not unduly affected by — changes to taxation and other legislation, technology, investment offerings/techniques and Financial/administration services.

NZFP has a portfolio monitoring service through which we can implement and monitor your investment arrangements. This service is designed for the benefit of all clients, but particularly those without the time, resources or inclination to manage their investments on a day-to-day basis.

As part of our full service, we provide you with:

- **An independent trustee company** – that acts as custodian for your transactions
- **An independent third party** – that prepares all reports on the value of your portfolio
- **The facility to alter your portfolio** – free of charge
- **The ability to invest additional lump sums and ongoing savings**
- **Regular comprehensive reports on your portfolio's transactions, performance and outlook**
- **A detailed annual taxation summary**
- **Professional product analysis and constant monitoring of investment markets**
- **Proactive advice as the economic environment and financial products change.**



# Where to find us

New Zealand Financial Planning Advisers are available at all of the following offices:

## AUCKLAND

<b>Address</b>	Level One, NZ Finance House, 52 Swanson Street, Auckland City
<b>Postal</b>	PO Box 105-190, Auckland, 1143
<b>Telephone</b>	(09) 309-3680, <i>FREEPHONE</i> – 0508- INVEST (0508 468378)
<b>Fax</b>	(09) 309-3685
<b>Email</b>	<a href="mailto:nzfp@akld.nzfp.co.nz">nzfp@akld.nzfp.co.nz</a>

## TAURANGA

<b>Address</b>	17 Fifth Avenue, Tauranga
<b>Postal</b>	PO Box 288, Tauranga, 3140
<b>Telephone</b>	(07) 578-0500
<b>Fax</b>	(07) 578-0504
<b>Email</b>	<a href="mailto:ron@taur.nzfp.co.nz">ron@taur.nzfp.co.nz</a>

## WELLINGTON

<b>Address</b>	Level 7, 11 Chews Lane, (off Willis Street), Wellington
<b>Postal</b>	PO Box 2294, Wellington, 6140
<b>Telephone</b>	(04) 499-2177, <i>FREEPHONE</i> – 0508 555 445
<b>Fax</b>	(04) 499-1158
<b>Email</b>	<a href="mailto:nzfp@wgtn.nzfp.co.nz">nzfp@wgtn.nzfp.co.nz</a>

## CHRISTCHURCH

<b>Address</b>	The Gardens, Level One, 192 Papanui Road, Mervale, Christchurch
<b>Postal</b>	PO Box - 36-381, Christchurch, 8146
<b>Telephone</b>	(03) 375-4040, <i>FREEPHONE</i> – 0800 375 4040
<b>Fax</b>	(03) 375-4049
<b>Email</b>	<a href="mailto:nzfp@chchnzfp.co.nz">nzfp@chchnzfp.co.nz</a>

## DUNEDIN

<b>Address</b>	Level Four, NZI House, 9 Moray Place, Dunedin
<b>Postal</b>	PO Box 5844, Dunedin, 9058
<b>Telephone</b>	(03) 477-7477, <i>FREEPHONE</i> – 0508 555 333
<b>Fax</b>	(03) 477-5561
<b>Email</b>	<a href="mailto:nzfp@dn.nzfp.co.nz">nzfp@dn.nzfp.co.nz</a>

You may request a full adviser disclosure statement, free of charge, by contacting any one of the above offices.

For more information on our people and services please visit our website

<http://www.invest.co.nz>

