



CRAIGS[®]
INVESTMENT PARTNERS

myStart[®]

for Juniors



mySTART[®] for Juniors is a savings plan that lets you introduce your children to the discipline and rewards of investing.

With **mySTART[®] for Juniors** we have tried to make investing easy; we believe it is ideally suited to building a portfolio over time by allowing small, regular or lump sum investments.

| mySTART [®] | Benefits |
|------------------------------------|--|
| Administration fee waived | All mySTART[®] for Juniors clients under the age of 18 years have the annual administration fee waived. |
| Self-selected investment Portfolio | You have the control and flexibility to select investments from the Craigs Investment Partners list of nominated securities. |
| QuayStreet Funds | You can choose from the range of QuayStreet Funds* and leave the management of the mySTART[®] for Juniors portfolio to QuayStreet Asset Management Limited. |
| Income reinvestment | All dividends received and interest earned are automatically reinvested. |
| Flexible investments | You determine how much to invest and how often – options include regular investments, lump sums or a combination of both. |
| Access to your funds | Funds are not “locked-in” until a specified age is reached. |
| Investment advice | A Craigs Investment Partners Adviser is available to help you choose an investment that will best suit what you want to achieve. |
| Our investment philosophy | The key tenets of our investment philosophy are: <ul style="list-style-type: none"> • Minimisation of costs • Focus on quality • Income generation and reinvestment of income leading to compounding returns • Diversification to help reduce risk and volatility of returns • Buy and monitor approach |
| Portfolio administration | mySTART[®] for Juniors provides freedom from the day-to-day administration of a portfolio. All investment correspondence is looked after, including the collection and automatic re-investment of dividends and end of year tax reporting. Six monthly reporting is provided showing the performance of the portfolio. |
| Portfolio Reporting | You can check portfolio performance daily via our website craigsip.com . This includes your balance, transaction statements, and portfolio summary. |

* Please see our website craigsip.com or the QuayStreet Funds Product Disclosure Statement for further details.

0800 272 442 / craigsip.com

Craigs Investment Partners Limited is a NZX Participant Firm. Adviser Disclosure Statements are available on request and free of charge. The Issuer of the QuayStreet Funds is QuayStreet Asset Management Limited. The Product Disclosure Statement is available from quaystreet.com. Investments are subject to risk and not guaranteed. **Please visit craigsip.com**