



CRAIGS[®]
INVESTMENT PARTNERS

Private Wealth Specialists

Working
with you to
build your
wealth



AN INTRODUCTION TO INVESTING WITH US

Welcome to Craigs Investment Partners

“I believe we can help you be wealthier because we have built our business around understanding people, as well as the numbers.”

We help New Zealanders build their wealth. That's been our focus since we opened over 35 years ago.

Our business has changed in many ways since I started in 1997, as a result of both growth and the ever evolving investment landscape. The one thing that has remained consistent this entire time is our focus on our clients' investment needs.

Our clients are at the heart of Craigs Investment Partners and I believe that's what makes us different. Our firm is owned by over 130 employees alongside our strategic partner Deutsche Bank. This makes our commitment to deliver superior service personal.

Our four business divisions; private wealth, investment banking, institutional equities and funds management work with the same vision in mind - to provide high quality investment services tuned to the unique needs of our clients.

This is all underpinned by our key strengths; our talented team of research analysts, our engine room of compliance, administration and reporting professionals and our investment banking team involved in some of the country's largest corporate transactions.

Whether you are a large corporate, trust or someone wanting to invest for your own or your children's future we can offer you expert investment advice and personal service through your Investment Adviser.

By choosing to be a client of Craigs Investment Partners, you can expect a high standard of expertise, knowledge, and ability.

But what really sets us apart is that you have your own dedicated Investment Adviser, who will help you choose precisely the right combination of services suitable for you now and in the future.

For us, your wealth is personal.



Frank Aldridge
Managing Director



Put the future of your wealth in the hands of the experts

Investment is our speciality. As one of the country's leading investment advisory and sharebroking firms we look after more than \$16 billion* worth of client funds.

For you, this means that we have the investment expertise, resources and capabilities to provide you with quality investment services that can be tailored precisely to your needs.

Partner with a qualified investment specialist – near you

Our Investment Advisers are your biggest single advantage in developing and executing your strategy to become wealthier. The good news is we have more than 150 Investment Advisers spread over 18 branches throughout New Zealand, so we're very likely to be available near you.

Your Investment Adviser will listen first, ask questions and then draw on our resources to propose a strategy and help you choose a service that suits your needs.

Our Investment Advisers are Authorised Financial Advisers (AFA) and experienced in providing advice to people just like you. Their credentials give you confidence that you are dealing with a qualified professional who acts responsibly.

Receive advice founded on sound research

Your Adviser is backed by the expertise of our investment research team; one of New Zealand's largest. We believe the quality of our research is a key point of difference, and the advice you receive is founded on our team's in-depth analysis.

To ensure you have a sound basis for investment decisions, our research analysts monitor markets and a broad range of companies, keep an eye on

* As at March 2019

economic and political events, and publish timely fact-based reports on their findings.

The research we offer clients is provided by three core teams: private wealth, institutional, and in addition global research through our strategic alliance with Deutsche Bank.

We are bound by rules and regulations

Craigs Investment Partners is a NZX participant firm. This means you can invest with us knowing that we follow NZX compliance regulations. Our Authorised Financial Advisers (AFAs) must also comply with laws governed by the Financial Markets Authority (FMA).

Efficient administration by a custodian

Our custodian (Custodial Services Limited) can take care of the paperwork for you and provide you with regular reports. You remain the beneficial owner of your investments and in complete control of all investment-related decisions.

Custodial Services Limited is a wholly owned subsidiary of Craigs Investment Partners Limited.

Access to investment opportunities

The size of our business and global connections enables us to present our clients with offers within the capital markets when these are suitable.

Our services – at a glance

	Managed Portfolio Service	Broking Service	mySTART®	KiwiSaver & Superannuation
Broking				
• Buying and selling securities for you	Yes	Yes	Yes	Yes
Investment Advice				
• Access to your Investment Adviser for investment specific queries	Yes	Yes	Yes	Yes
• Active investment management from your personal Investment Adviser	Yes	-	-	-
• Personalised advice tailored to you	Yes	-	-	-
Administration & Reports				
• Ongoing administration of your portfolio	Yes	Optional*	Yes	Yes
• Regular reports	Yes	Optional*	Yes	Yes
Cash Management				
• Seamless transactions	Yes	Yes	Yes	Yes
Suitability Range	Over \$250,000	\$1,000+	\$100+	\$1+

* You choose to add the 'Investment Administration Service' to your Broking Account. Please note there are additional costs for this service.

Managed Portfolio Service

Tailored investment: a complete personalised service.

A tailored portfolio of investments will be designed for you by combining a wealth of knowledge from your Adviser, backed by our firms' investment expertise, resources and capabilities, all specifically aligned to your investment objectives. Our premium service is best suited to investors who want ultimate control over their investments; whilst we look after the day-to-day management. Our Advisers provide you ongoing tailored advice backed by an expert research team so you can be confident that advice you receive is sound and based on thorough analysis. The control remains with you; we take care of all the necessary actions.

First, your Investment Adviser will work with you to review your current situation and your objectives. They will prepare an investment policy statement that summarises what they have learned about you, and will recommend a personalised strategy to suit you.

Next, you will meet with your Adviser and review the strategy. Once you are comfortable with the proposed direction, we will develop an investment portfolio tailor-made for you and your needs.

From that point on, your Adviser will monitor the portfolio, and provide ongoing recommendations and regular reports.

Premium access to research

You will have premium access to all our research. However you do not need to be an expert at investing. Your Adviser's role is to help manage your investments for you. Our research provides your Adviser with all the current industry and market knowledge needed to provide sound and timely investment advice suitable for you. You are welcome to review the research reports at any time.

Complete administration

You do not need to worry about the paper work; we will manage it all for you through our custodian (Custodial Services Limited). We will take care of every aspect of your portfolio administration and provide regular reports. You remain the beneficial owner of your investments and in complete control of all investment-related decisions.

“ We have been clients of Craigs for over 14 years. We needed a company with expertise, and access to in-depth market coverage. Craigs made it easy; the personalised service that is offered by our Adviser has worked well for us. ”



Colin & Mary / Papamoa
Managed Portfolio
Service Clients

Broking Services

Hands-on investing if you prefer to be actively involved with all aspects of your portfolio.

Want to choose the securities you invest in and manage your own portfolio? We offer a broking service for both the New Zealand and international markets, as well as foreign exchange and cash management. Securities we can buy and sell for you include listed and unlisted securities, fixed income, equities, private equity, foreign exchange, exchange traded funds, and closed-ended funds.

Through your Investment Adviser, you have access to our specialist expertise and objective, research-based advice on securities you are considering so you can assess how well they fit into the portfolio strategy you have decided to follow.

Once you have made your decisions, your Adviser can execute buy and sell transactions in equity and fixed income markets for you.

Cash Management

Our cash management service is a convenient way of holding cash in NZD or foreign currencies in on-call accounts. The service will give you electronic settlement of your transactions, so making and receiving payments is fast and efficient.

Investment Administration Service

You can choose to add our Investment Administration Service to your Broking Service agreement with us. Let us look after the paperwork and any actions affecting your portfolio while you focus on investment decisions. We will provide you with six-monthly portfolio reports and annual tax reports. You can access your investments online or via the Craigs Investment Partners Mobile App.

Broking and Investment Administration Service is a Class Service and is not personalised financial advice.

“ Our team of research specialists are dedicated to providing insightful and timely information to ensure clients can make more informed investment decisions. ”



Mark Lister
Head of Private Wealth Research
Craigs Investment Partners

mySTART[®] Investment Plan

Flexible investments to help
you reach your goals.

Building wealth is not just for those who already have it; not just for experienced investors. Our mySTART[®] investment plan is flexible and comprehensive, letting you decide how much and how often to invest.

Investors can start with as little as \$100 per month, or a lump sum of \$1000. Anyone can use it to help reach short and long-term savings goals: for children's education, property purchases, holidays and anything else you wish to save for.

Qualified Investment Advisers to help

An Investment Adviser can help you choose an investment that best suits your risk profile and investment objectives. Advisers are available to answer any queries along the way and provide general investment advice.

Access to expert research online

You will have online access to our company research reports, prepared by our research team. The reports can help you make informed decisions about which investment might be right for you. An Investment Adviser is available to answer any questions.

Efficient administration and online reports

We look after the paperwork for you, through our administration service. We provide you with reports so you can see how your investments are tracking. You can view your reports on our website and via our Mobile App.

mySTART[®] is a Class Service and is not personalised financial advice.

“ The hardest part of investing is getting started. With Craigs, not only do we have a service that makes investing simple, but you have an Adviser by your side, to walk you through the options and help you make those important investment decisions. ”



Stephen Jonas
Head of Client Services
Craigs Investment Partners

KiwiSaver & Superannuation

“What makes our KiwiSaver and Superannuation Schemes different is the ability to choose your own investments. Not only can you choose to invest in a fund but you can also select from a range of company shares. We’re here to help but the choice is yours.”

Stephen Jonas, Head of Client Services

Talk to an Investment Adviser about how Craigs Investment Partners can help you organise for your retirement and the changing priorities that come with it.

Create a tailored portfolio of investments

We offer flexible KiwiSaver and Superannuation solutions with a range of investment options. You can build a portfolio from individual shares or funds that suit your risk profile and objectives. You can change the composition as your circumstances change. Further information can be found in our Product Disclosure Statements.

An Investment Adviser can help you choose your investments and is available to assist you when you need support or have any queries.

Online access to your portfolio reports

You can check up-to-date information on your portfolio and view your reports online – 24 hours a day 7 days a week.

Help if you’re thinking of transferring your overseas pension

Craigs Investment Partners’ Superannuation Transfer team is available to help those who are considering transferring their UK Pension or Australian Super to New Zealand. Our transfer specialists can offer their advice and are available to help clients at no charge.



KiwiSaver and Superannuation are Class Services and are not personalised financial advice.

Craigs Investment Partners Superannuation Management Limited is the Manager and Issuer of the Craigs KiwiSaver Scheme and the Craigs Superannuation Scheme. The Product Disclosure Statements are available at craigsip.com/document-library. QuayStreet Asset Management Limited is the Manager and Issuer of the QuayStreet Funds and the Product Disclosure Statement is available at quaystreet.com/documents.

“ I was looking for a KiwiSaver Scheme that didn't invest in fossil fuel companies and there are few options in the market. Craigs KiwiSaver lets me invest in companies I think are ethical. For me it's all about choice. ”



Peter / Nelson
Craigs KiwiSaver Client


Speak with one of our Advisers, we'll do the rest.



No matter how much or how little experience you have with investing, one of our qualified Investment Advisers can help you make the most of our services.

Our experienced Investment Advisers have helped more than 50,000 clients with their investments: individuals, families, trusts, and businesses; investors with high net worth, and those just starting out. We're right beside you on your journey, so let's get started.

**Call us on 0800 272 442 or
email invest@craigsip.com**

A professional photograph of a man and a woman standing side-by-side against a solid grey background. The man, on the left, is wearing a dark navy suit, a white shirt, and a dark tie with a small white pattern. He has short, light brown hair and is smiling. The woman, on the right, has shoulder-length dark hair and is wearing a black lace-trimmed top and a black skirt. She is also smiling. Overlaid on the lower half of the image is a large white quote.

“As Investment Advisers, we appreciate the important role we play in helping our clients understand their investment options. We work with a team of research experts to ensure you get the information you need to make the right investment decisions for you.”

James Lock & Sandra Quemba, Craigs Investment Partners Advisers



CRAIGS®

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