



CRAIGS[®]
INVESTMENT PARTNERS

Premium Services Customised Investment



INTRODUCING OUR PREMIUM SERVICES

We offer two tailored investment options:

Discretionary Investment Management Service

Investment decisions are made by qualified advisers

Managed Portfolio Service

Investment advice, to help you make informed decisions

This brochure presents the details on each of these services, to help you to decide which solution best suits your needs.



“We are here to help you grow your wealth. We have built our business around understanding people as well as the numbers.”

We help New Zealanders build and manage their investments for their financial future. That’s been our focus since we opened over 35 years ago.

Our business has changed in many ways since Craig & Co was established in 1984 - 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 240 employees, which 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.



Simon Tong, CEO



*Craigs Investment Partners is not a registered bank within the meaning of the Reserve Bank of New Zealand Act 1989.

Our services

A customised portfolio of investments designed for you, focused on your investment objectives. We combine a wealth of knowledge from our advisers with our firm's research expertise, resources and capabilities.

An overview

Both our Premium Advisory Services offer a customised approach to your portfolio. Ultimately, it comes down to the level of ongoing involvement you would like. With both services, you will receive a tailored investment strategy that is customised to your investment objectives and appetite for risk. This can be based on our best practice portfolio framework or managed to a specific mandate. With both services, your adviser will provide you with ongoing, tailored advice underpinned by our expert research team. You can be confident that the advice you receive or the decisions that are made are based on thorough analysis. These services are available to both existing and new clients who have \$250,000 or more to invest. If your investment is less than this, talk to us about our mySTART service.

Discretionary Investment Management Service (DIMS):

Your adviser manages decisions based on agreed investment parameters.

Our Discretionary Investment Management Service (DIMS) means you can delegate investment decisions to your qualified adviser. Those decisions will be made based on the parameters you set together upfront. Those parameters include your objectives, the nature and types of investments that may be made, along with details of any limits that exist on any assets or types of assets, and any performance benchmarks to be applied. This allows your adviser to react faster to suitable opportunities and takes away the pressure of making the decisions yourself.

Managed Portfolio Service (MPS):

Your decision is required before your adviser will act on any recommendations.

Our Managed Portfolio Service (MPS) enables you to have the final approval over the investment decisions that are recommended by your qualified adviser.

Based on your objectives, we recommend a customised strategy to suit you. Once agreed, we will create a tailor-made investment portfolio that is specific to your needs. Your adviser will regularly review and monitor your portfolio against your objectives, following our investment process and drawing on the expertise of our in-house research team.

The control remains with you; we take care of all the necessary actions.

Getting started:



1 Introduction & Discovery

Initial meeting to discuss your investment needs and outline our services. We will then establish your situation and objectives.



2 Analysis & Recommendations

We analyse and assess your financial objectives and risk profile. We then develop customised recommendations and present these to you.



3 Implementation

Once you're happy with the strategy, we implement the portfolio, usually in instalments over a period of time.



SERVICE OPTION ONE

4 DIMS: Review & Revise OR

Your adviser administers your portfolio for you, based on the agreed strategy. They make timely decisions as suitable opportunities arise.

SERVICE OPTION TWO

MPS: Review & Advise

Your adviser manages your portfolio based on your objectives, but you have the final approval over the investment decisions that are recommended by your financial adviser.



5 Updates

You will receive regular reports from your adviser to keep you informed about your investment. These are prepared quarterly and annually.

Recommendations on your investment portfolio based on research from in-house experts

Your adviser works with one of the largest private wealth research teams in New Zealand that provides extensive coverage across all major sectors – New Zealand and global companies, and fixed income issuers. Our researchers monitor markets and a broad range of companies, keep an eye on social, economic and political events, and publish timely fact-based reports on their findings.

We take a disciplined and rigorous approach to research in order to help build your investment strategy.

Access to Craigs publications

You will have premium access to all of our strategy reports, our monthly investment committee reviews, equities and fixed income research, and economic communications.

Complete administration and reporting

We look after every aspect of your portfolio management. Our custodian (Custodial Services Limited) will take care of all the paperwork and ongoing administration so you don't have to. Custodial Services Limited is a subsidiary of Craigs Investment Partners Limited.

You will receive regular performance reports and a formal review of your portfolio as agreed between you and your adviser. At the end of your chosen tax year, we will send you a consolidated tax statement to help you manage your tax obligations which can be sent directly to your accountant.

You can check your investment portfolio anywhere, at any time with 24-hour access via our client portal.

Complementary services

Our Premium Advisory Services include access to complementary services such as cash management and foreign exchange. Your adviser will be able to provide advice on any services that might be appropriate for you.

“ We have been clients of Craigs for over 14 years. We needed a company with expertise. Craigs made it easy; the personalised service that is offered by our adviser has worked well for us. ”



Colin & Mary / Papamoa
Premium Service clients

Key features between DIMS and MPS

	DIMS	MPS
• A customised service which takes into account your current circumstances, investment goals and objectives	✓	✓
• Access to an expert who understands your objectives, and can provide ongoing personalised investment decisions, made on your behalf	✓	
• Access to an expert who understands your objectives, and can provide ongoing, highly customised investment advice, to guide your decisions		✓
• Access to investment decisions and recommendations based on sound research, combined with financial and market expertise	✓	✓
• A customised service that simplifies your affairs for estate-planning purposes and prepares you for the future	✓	✓
• Regular reviews and oversight of your investment portfolio	✓	✓
• A customised service that simplifies the operation of your investment portfolio	✓	✓
• Your financial adviser makes all the investment decisions, so any conflict of interest or access to market sensitive information you may have due to any professional role you hold, will not be relevant	✓	
• Access to qualified advisers with appropriate expertise in making investment decisions, so you can focus on other responsibilities	✓	
• Access to professionals that attend to the administration associated with your investments, so you can focus on your investment		✓
• Access to qualified advisers to make investment decisions to your portfolio based on the decisions set by you and attend to any administration.	✓	

How we charge for these services

For the **Discretionary Investment Management Service**, you will be charged an integrated service fee. The service fee will include all associated brokerage charges for the purchase and sale of securities held in the portfolio*.

For the **Managed Portfolio Service**, you will be charged a service fee and broking charges will apply when you buy and sell securities*.

The service fee is for the monitoring of your portfolio, the advice provided by your adviser, as well as Custody and the ongoing administration of your portfolio.

The service fee is calculated on the value of your portfolio at the end of each quarter and deducted from your cash management account quarterly.

**Applicable exchange levies, foreign exchange and agency charges will be charged to you at the time of trade.*

Market value of portfolio	Service fee (per annum)	
	DIMS (Integrated)	MPS
Investments up to the first \$750,000	1.20%	1.00%
Investments between \$750,000 to \$2.5 million	0.95%	0.75%
Investments between \$2.5 million to \$5 million	0.55%	0.35%
Investments greater than \$5 million	0.40%	0.20%
Minimum fee	\$1,500 per annum	\$1,500 per annum

Please note these fees are inclusive of GST if any.

An example for a MPS portfolio: If the value of your portfolio is \$900,000, we will charge 1.00% on \$750,000 of the portfolio and 0.75% on \$150,000 of the portfolio. Therefore, the service fee charged on this portfolio for the year would be \$8,625.


Broking charges for MPS portfolios:

The Broking table shows the maximum charges for different securities.

Brokerage guidance table	
NZDX (Fixed Interest)	Up to 0.75% per transaction (minimum NZD \$75)
NZX (NZ Equities)	Up to 1.25% per transaction (minimum NZD \$75)
ASX (Australian Equities)	Up to 1.50% per transaction (minimum AUD \$90)
International Equities	Up to 1.50% per transaction (minimum USD \$80, GBP £80, EUR €100)

40	Grave	
44		
48	Largo	48
52	Lento	50
56	Adagio	54
60	Larghetto	58
66	Andante	63
72	Andantino	69
	Sostenuto	76
80	Comodo	
	Maestoso	84
88	Moderato	
		92
96		
		100
104		
	Allegretto	108
112		
	Animato	116
120		
		126
132	Allegro	
		138
144	All. assai	
	All. vivace	152
160	Vivace	
		168
176		
	Presto	184
192		
		200
208	Prestissimo	


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 advisers can help you make the most of our services.

Our experienced advisers have helped more than 65,000 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 man with short grey hair, wearing a dark navy blue suit jacket, a white dress shirt, and a blue tie with white diagonal stripes. He is smiling slightly and looking towards the camera. The background is a solid, medium-grey color.

“We think service is all about long term relationships. We have families where we are on second and third generations - at Craigs we are in it for the long haul.”

Tim Kieft, Head of Advisory



CRAIGS[®]

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