

- **Investment Administration Service**

Designed to help streamline your investment paperwork, but leaves you in control of all decision-making associated with your portfolio.



Who are we?

Craigs Investment Partners Limited is one of New Zealand's largest investment advisory and management firms, offering personalised investment solutions to private, corporate and institutional clients.

We have 17 branches throughout New Zealand, approximately 110 Investment Advisers and over \$5.5 billion in funds under management and administration. We are an accredited NZX Participant and NZX Trading and Advising Firm and therefore our business and advisers operate under the rules of the NZX.

What do we do?

Our core business and expertise centres on investments. We are focused on helping clients meet their investment goals. Therefore we dedicate resource to market research, and have experienced and knowledgeable individuals who partner with clients in order to develop tailored investment solutions.

Why do we do this?

We know that in today's crowded financial world it can be very difficult and time consuming for investors to make sound investment decisions.

That is why Craigs Investment Partners was founded – to provide a specialist investment advisory service designed to make it easier for our private investor clients to create and maintain their wealth.

How we do this?

Our commitment to sound and effective advice is based on two core beliefs:

- **A clear investment philosophy**
Our advice to clients is guided by our investment philosophy, which combines the best elements of investment theory with the real-life needs and goals of our clients.
- **Advice supported by fact-based research**
Craigs Investment Partners research team is one of the largest in New Zealand providing extensive coverage on Australasian stocks. Complementing this we have access to global research and have extensive knowledge of the local and overseas markets. We take a disciplined, rigorous approach to research to help you build your investment strategy.

Who are our clients?

We offer a comprehensive personalised investment advisory service to a wide range of private investor clients, trusts and businesses.

We provide guidance and advice for our clients whether they are already financially successful, well on the way to achieving financial independence or just starting out.

We also provide institutional research and investment banking services to wholesale corporate clients.

What makes us different?

As a company, we are different in two key areas.

Valued partnerships

As expressed in our company name, we partner with clients. We are focused on building personal relationships, not on selling products. Teamwork and 'advised investing' are central to our service philosophy. Our advisers can work with you in a partnership to plan your financial future the way you want it, providing the right level of tailored advice, research and investment solutions to fit your financial and lifestyle goals. Our track record has been proven through the success of our clients.

Global-Local service

Our ownership structure and strategic alliance with the Deutsche Bank Group means we offer our clients both international expertise combined with local market knowledge. You benefit from our investment approach, and the resources and strength of our alliance.

We are 17 branches strong, each branch with an advisory team that live and work in their local community. Your success is our success, so we take the performance of your investments personally.

Above all, Craigs Investment Partners is about helping you to plan your financial future the way you want it to be.

at a glance

Craigs Investment Partners

A Full Service Investment Advisory and Investment Management Firm

Global Research, Local Market Knowledge

Sharebroking and Custodial services

Strength by Ownership

Research-based Investment and Risk Management Strategies

Accredited NZX Participant and NZX Trading and Advising Firm

National Branch Network

Our complete Investment Administration Service

Investment Administration Service has been designed by Craigs Investment Partners to help you streamline your investment paperwork, but leave you to make your own investment decisions.

Complete Administration

Investment Administration Service simplifies the administration of your investments, but leaves you in control of all decision-making associated with your portfolio. This service is ideal if you wish to actively control your investments and decision-making yourself, but are too busy to attend to the day-to-day administration associated with your portfolio.

Your entire portfolio will be administered by a custodian (Custodial Services Limited), in order to ensure your assets are protected. This means that all paperwork for your portfolio, including receipt of income, corporate actions and tax reporting, is managed by the custodian to save you time and hassle.

The Investment Administration Service also offers detailed reporting on your portfolio.

A consolidated tax statement at the end of your tax year simplifies the management of your investment tax obligations required for Inland Revenue Department returns.

As an Investment Administration Service client, you also have access to client-only research and portfolio monitoring tools on our website.

at a glance

Investment Administration Service

Comprehensive portfolio administration

Detailed portfolio reporting

End of year tax reporting

Collection of investment income

Craigs Investment Partners Cash Management Accounts

Access to Craigs Investment Partners research

Client-only access to our website

Key benefits of the Investment Administration Service

Service Feature	Benefit to you
Complete Administration	Taking care of investment related administration can be time-consuming and complex. This service is ideal if you wish to actively control your investments and decision-making yourself, but are too busy to attend to the day-to-day administration associated with your portfolio.
Detailed Portfolio Reporting	Formal six monthly reports provide tracking of your portfolio. Detailed reporting ensures you are regularly kept up-to-date with your investments so that you can make informed decisions. Your Investment Adviser can work with you to determine the right reporting solution for your needs including detailed investment and tax reporting. Clients who register on the Craigs Investment Partners website are able to keep up to date with their portfolio by viewing their portfolio reports online.
Tax Reporting	At the end of your nominated tax year, we will provide you with a consolidated tax statement to help you manage your tax obligations. This will include details of any income you have received (in all currencies); imputation credits, resident withholding tax and other relevant information as required by your tax adviser for Inland Revenue Department returns.
Seamless Transactions	Settle transactions efficiently with Craigs Investment Partners Cash Management Accounts, included with your Investment Administration Service. Craigs Investment Partners Cash Management Accounts facilitate smooth settlement of multi-currency transactions, while delivering competitive returns and flexible investing for your cash funds held in New Zealand dollars and major foreign currencies. Your Cash Management Account is a key component of your investment portfolio.
Access to Research Reports and Resources	Investment Administration Service clients will benefit from the market intelligence contained in our extensive range of research publications, including: <ul style="list-style-type: none">• Daily and weekly market commentaries• Research reports on New Zealand and Australian Companies, international Investment Trusts and a range of Global securities You also have client-only access to research on our website.

Portfolio reporting

Every six months you will receive a comprehensive report of your portfolio.

The Portfolio Report contains:

- A detailed report of all the assets in your portfolio.
- A summary of contributions and withdrawals within your portfolio.

There is a range of additional reports available which you may elect to receive in addition to your Portfolio Report. Your Craigs Investment Partners Adviser can provide you with sample reports to help you decide which ones would be most useful.

Clients who register on our website are able to keep up to date with the performance of their portfolio by viewing their portfolio reports online.

Tax Reporting

At the end of your nominated tax year, we will also provide you with a consolidated tax statement to help you manage your tax obligations.

This will include details of any income you have received (in all currencies); imputation credits, resident withholding tax and other relevant information as required by your tax adviser for Inland Revenue Department returns, details which otherwise would have to be laboriously tracked down.

Managing your cash investments and administration

Cash Management Accounts

Competitive returns

Tiered interest rates

Monthly compounding interest for on-call deposits

On-call account in NZD and a range of foreign currencies

Electronic settlement of your share and fixed interest transactions

Direct crediting of dividends and interest coupons

No entry, exit or transaction fees**

• Cash Management Accounts

Craigs Investment Partners Cash Management Account should be a key component of your investment portfolio.

You can settle any purchase or sale of shares and bonds that you make or receive investment income into multiple currencies through Craigs Investment Partners. This eliminates the hassle of sending cheques, setting up direct debits or converting investment income back into New Zealand dollars.

It is an ideal alternative to your bank savings accounts, as you can deposit cash in competitive and convenient on-call Pooled Cash Management Accounts, both in New Zealand dollars and a range of major foreign currencies.*

*CIP Cash Management Nominees Limited will hold funds as bare trustee on your behalf in Pooled Cash Management Accounts with a registered bank. The amounts held on your behalf will be recorded by us in an account in your name.

**Certain third party fees may be passed on at cost - including fees of the registered bank where the Pooled Cash Management Accounts are held.

Custodial Services

The Investment Administration Service includes a comprehensive administration service provided by a custodian – **Custodial Services Limited (Custodial Services)**.

Custodial Services Limited

Acts as a bare trustee and holds your investments in trust for you

You retain beneficial ownership of your investments at all times

Custodial Services collects and maintains your investments and ensures appropriate action is taken for corporate actions

Full administration service

• Custodial Services Limited

Custodial Services Limited (CSL) is a wholly owned subsidiary of Craigs Investment Partners Limited. Acting as a bare trustee, the company holds your investments in trust for you.

Although Custodial Services takes over the title of your assets for you, you retain beneficial ownership of your investments at all times. Custodial Services becomes responsible for collecting all income and entitlements resulting from your investments and ensures that appropriate action is taken when a corporate action affects your portfolio.

Custodial Services will receive all correspondence relating to your investments and process the associated paperwork on your behalf, saving you time and hassle.



Who uses the Investment Administration Service?

The Investment Administration Service is likely to be right for you if:

- You like to be in control of all your investment decisions including the structure of your portfolio and individual selection of investments.
- You are too busy to attend to the administration associated with your investments and wish to consolidate your investments into one place making them easy to track, or you would simply prefer it be taken care of by professionals.
- You want to stay informed about events affecting your investments (e.g. dividends; share splits) but don't want to deal with the associated paperwork.
- You own international shares and wish to avoid the costs and delays of having share certificates issued and physically delivered to you. You want to ensure the safe and efficient transfer of all your securities for estate planning purposes, without the need to reseal probate in foreign jurisdictions.
- You travel frequently or live overseas and want to know that the administration associated with your investments is taken care of while you are away.

What are the costs?

There is no establishment fee for the Investment Administration Service and no charges for transferring existing investments to Custodial Services.

Brokerage

Brokerage charges will apply for any new investments added to your portfolio or investments sold.

Management Fee

A management fee is calculated on the value of the portfolio at the end of each six-month period. This fee recognises the value of the administration of your portfolio and the regular portfolio reporting provided by your Investment Adviser.

Six-monthly fees are generally fully tax-deductible for most clients, making the Investment Administration Service very cost effective. We advise you to check with your accountant to confirm your particular situation.

The fees currently applicable to this service are available from your Craigs Investment Partners Adviser. Any charges are automatically deducted from available funds in your Craigs Investment Partners Cash Management Account.

Disclosure Statement

In accordance with the Financial Advisers Act 2008 (The 'Act') and the Code of Professional Conduct for Authorised Financial Advisers, this Investment Administration Service ('IAS') is a class service and anyone receiving this IAS service will not receive a personalised service involving personalised advice as defined by The Act.

This means that in providing the IAS service we will not consider whether IAS is suitable to your personal circumstances, and will not take into account your financial position, financial needs, financial goals or risk tolerance.

You should therefore consider your personal circumstances in determining whether IAS is suitable to you.

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A Disclosure Statement is freely available on request visit www.craigsip.com