

Bespoke Investment portfolios

We create a personalised Investment portfolio that's **tailored** to your goals and how you want to achieve them.

Reasons to choose HTL

Independent research helps us to deliver high **quality investments** for clients.

Experienced investment advisers that you can build a lasting, trusted relationship with.

Get real-time online statements and anytime **access** to performance reports.

A single **consolidated** tax report at the end of the year makes completing your tax return faster and simpler.

Flexible investment. Your Adviser regularly reviews your portfolio, so it reflects your needs and lifestyle.

Everything's taken care of – it's portfolio management made **easy!**

We work for you



Your Adviser will take care of everything for you. In providing quality advice backed by our expertise, your Adviser will review your portfolio so it always reflects your changing needs and lifestyle.

A Tailored solution to your investment needs

Leaving things to chance is never the smartest strategy. We believe you have a better chance of achieving your financial goals if you plan for success with the help of your adviser – who will help you take control of your finances, so you can confidently and easily build and manage wealth on your terms.

Using WealthView – the investment platform

WealthView is an investment service that provides us with access to a huge range of investment opportunities.

This 'window' to global investments is hosted by AMP Services (NZ) Limited (AMP). The AMP group of companies has been a leading provider of financial products in New Zealand for over 150 years.

WealthView have appointed FNZ Limited (FNZ) to provide investment administration and custody services in relation to your investment.

WealthView is your advisers portal to buying and selling investments on your behalf. It is also where you can jump online and see your investment portfolio.

The role of your **Adviser**. Sound financial advice at every step of the way.

Finding the best way to create and protect your wealth doesn't happen by chance. Choosing a professional partner to help you build and manage your wealth and security is one of the most important decisions you can make. Our Advisers know their clients. They're dedicated to building a lasting, strong and professional relationship with you.

You'll find that your Adviser is:

▶ **Clear and transparent**

▶ **Highly trained**

▶ **Solutions-focused**

▶ **Unbiased**

You call the shots, we take care of the admin

WealthView makes investing easy. You stay in control of your investments and can view them online anytime. Your Adviser takes care of the day-to-day formalities such as buying and selling investments after agreement with you. You can make changes to your investments anytime by simply telling your Adviser what you'd like to do.

How does it all come together?

HTL advisers use a proven advice process that has been developed over many years. The process is highly tailored to you – built around an in-depth understanding of your lifestyle, needs and goals for the future.

Your financial goals are unique to you. That's why your Adviser provides an investment solution tailored to your needs. Through careful, ongoing financial planning, your adviser works to achieve the best outcomes for both your current and your future financial needs.

The following are steps that you might experience from your Adviser as part of an investment planning service. You and your Adviser can agree to a more limited scope of service.

1. Getting Started

To understand the most appropriate investment strategies, your Adviser first needs to understand what you're trying to achieve from your investments. To get that information, your adviser will do a comprehensive review of your financial position today and where you want to be tomorrow.

Your Adviser will consider any investments you already have, in addition to those you make through WealthView, to ensure that their advice takes into account your overall financial circumstances.

Before making any recommendations and as part of your initial one-on-one meeting, your Adviser conducts a comprehensive analysis of your situation and asks you to complete a risk profile questionnaire. This paints a picture of the type of investor you are and how comfortable you are with varying levels of risk and return. This helps them to assess that the investments they recommend are within your comfort zone and appropriate to your needs.

2. Tailored to suit you

Your Adviser then determines the make-up of your portfolio. There are many different types of investments available through WealthView and some may suit you better than others.

Your portfolio will be invested across a variety of different investments. These may include managed funds, shares, bonds and cash products. Having a portfolio that is diversified across a range of different investment types helps to lower risk by reducing reliance on any one investment. It also helps to stabilise your portfolio returns, since a weak performing investment is likely to be offset by others performing more strongly.

Using their investment knowledge and drawing on the independent investment research your Adviser has at their fingertips, your Adviser selects those investments which, when combined, are most likely to deliver on your financial goals.

Your Adviser prepares a written recommendation and meets with you to discuss it. You'll be able to discuss any concerns you might have, and your Adviser may suggest other suitable options.

3. Up and running

Once you have agreed your personalized investment strategy, your Adviser will establish your portfolio using WealthView. Once everything's up and running, you'll have online access to your WealthView account, so you can check on your investments whenever you like.

Establishing your portfolio is just the start. Your Adviser regularly reviews your portfolio to ensure it stays true to its goals. From time to time, your Adviser may recommend to adjust its composition. This could be to accommodate changes in your personal circumstances, such as a change in your investment objectives or attitude to risk.

The adjustment may also be to re-align your portfolio, as market movements can shift your portfolio away from its original position.

Whatever the reason, your Adviser ensures your portfolio remains in line with what you have agreed and that it's on track to helping you meet your goals.

4. Stay on track

As well as reviewing your portfolio, your Adviser stays in regular contact to give you updates of your investments or to talk about other related matters.

Your Adviser appreciates that this is an important part of the process and can arrange to meet with you on a regular basis. You can both agree on the frequency of these meetings and also of any regular reports you would like to receive to keep you up-to-date.

Transferring from another AMP product?

If you're an existing customer and are transferring your investments from another AMP product, these steps may be a little different. Talk to your Adviser who can provide you with more information on how it works.

Our research partner

FE fundinfo



FE fundinfo – global fund leader.

Based on three core pillars of Trust, Connectivity and Innovation. Together they are the essence of FE Analytics vision.

FE analytics provide the marketplace with comprehensive, accurate information on funds, and help fund managers mitigate risk and remain compliant.

FE fundinfo have a respected ratings system used by investment advisers worldwide to guide their portfolio decisions.

- Recent Awards:
- PROFESSIONAL PARAPLANNER AWARDS 2020: Best Research Software.
 - PROFESSIONAL ADVISER AWARDS 2020: Best model portfolio service.
 - PROFESSIONAL ADVISER AWARDS 2020: Best ratings / research service for Advisers.

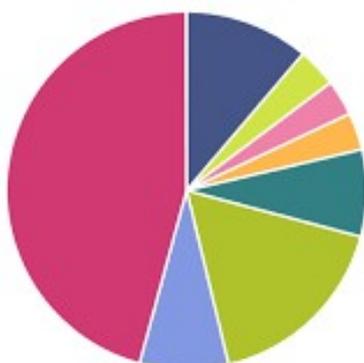


Investment range A snapshot of fund managers available through WealthView ...



*These fund managers may change from time to time.

WealthView Portfolios



When you invest in a WealthView portfolio your money is invested in a range of products that have been handpicked by professionals. The WealthView portfolio will have an appropriate exposure to a mix of shares, fixed interest and securities, cash, property and commodities, both in New Zealand and overseas.

HTL Advisers work with FE Analytics on investment selection and carefully apportion your funds to the correct allocations. With assistance from FE Analytics, we regularly monitor each investment in your portfolio to ensure it's capable of achieving your return objectives, given the prevailing conditions.

To keep your portfolio within the agreed asset allocation we may make adjustments to keep it in line with the objectives of the portfolio. You can see your adjusted portfolio line online and in your regular WealthView reporting.

Diversified funds

Diversified funds give an investor access to a wide range of underlying assets. Each diversified fund will have a theme, or a risk target to help to identify the right mix of investments. Buying into diversified funds allow investors to access markets and wholesale funds that might otherwise not be accessible to the retail investor. They are a great way to spread risk.

Single sector funds

Some funds on WealthView only include one type of asset, or may be targeting a certain geographical region. These single sector funds allow your Adviser to create for you a diversified portfolio of investments by choosing a number of different single sector funds that together suit your individual situation and goals. WealthView offers single sector funds from a range of fund managers, so your Adviser can diversify across fund managers as well as assets.

Direct Shares

Investors have access to global stock markets and can choose to hold shares directly rather than investing through funds.

Bonds, Fixed Interest and cash holdings

Bonds are available on WealthView, both directly and through managed funds.

Cash products

WealthView offers a selection of cash products to ensure that even your most liquid assets are helping you to achieve your financial goals.

It's always a good idea to have some cash to hand, in case you need it at short notice, and the cash products available through WealthView will help ensure this money is still working hard for you.

There is a range of quality cash managed funds available that generally aim to deliver returns similar to a bank deposit.

In addition, your WealthView cash management account is available to you for short-term cash needs.

Term Deposits and debentures

Term deposits are offered on WealthView.

Changes to investment options

All investment products available on WealthView are subject to regular ongoing review. The world of investments is constantly changing and so we may choose not to offer an investment product if it no longer warrants inclusion. Similarly, we may choose to add new products if they are identified as being amongst the most robust and consistently performing investment offerings available in New Zealand.

Establishing your WealthView investment account

Step 1: Agree on your investment portfolio

Your Adviser provides you with a Statement of Advice describing their recommendations for your ideal investment portfolio, based on your attitude to risk and investment objectives. Your WealthView investment portfolio is made up of some or all of: managed funds, bonds, shares and cash products.

Step 2: Do the paperwork

Your Adviser will help you complete the application form and other paperwork, and check that you've attached the necessary documentation. You'll also read the WealthView Client Terms.

Step 3: Set up your WealthView investment account structure

WealthView lets you have separate investment portfolios in your name for different purposes. Each of these portfolios is called a 'product wrapper'. You can give each of your product wrappers a name that you choose.

Each product wrapper has a cash management account associated with it that works like a bank account. All cash flows through the cash management accounts. For example, when you contribute to or withdraw from WealthView, the money goes in and out of your cash management accounts.

When an investment is bought for you (such as shares, bonds or interests in managed funds) the payments are made from your cash management accounts. Proceeds from selling investments and any income from investments also go into your cash management accounts. You can view your cash management account transactions online anytime.

Like all WealthView holdings, balances in cash management accounts are held in trust for you.

You earn a competitive rate of interest on your cash management account balances (interest is paid monthly into your accounts).

Step 4: Set up regular contributions or deposits

Regular contributions: You can automatically make regular contributions to your WealthView investment account.

Regular withdrawals: You can automatically transfer an amount from your cash management account into your nominated bank account on a regular basis.

Step 5: Select how you wish to manage any income from your investments

Some investments available through WealthView may generate income (for example, dividends or distributions). You can elect to automatically reinvest that income, or allow the income payments to stay in your cash management account. Talk to your Adviser about what is best for you.

Talk to [Allie](#), [Lindsay](#) or [Trish](#) about setting up your portfolio

Call **0508 267 267** or email allie@thehtgroup.co.nz | lindsay@thehtgroup.co.nz | trish@thehtgroup.co.nz