Mr Lance Dawber-Ashley

Wealth Adviser

Kiwi Wealth

Wellington

Saturday, August 10, 2019

(Room 11)

11:00 - 11:55 WS #93: ROBO Financial Advice

12:05 - 13:00 WS #103: ROBO Financial Advice (Repeated)

An introduction to Kiwi Wealth

Lance Dawber-Ashley
Authorised Financial Adviser

August 2019

Kiwi Wealth.™

Today's Agenda

1 **About Us**

A bit about who we are, and our ownership structure

2 **Kiwi Wealth Products**

Learn more about the range of products we offer to suit a range of investing needs

3 **Financial Advisory Service**

Get a better understanding of our financial advisory service

4 **Where You Can Find Us**

We have Authorised Financial Advisers situated across NZ – see where you can find us

5 **Future You®**

Learn more about our award winning online service and an introduction to Robo-Advice

6 **Questions**

Find out more and ask any questions about our products and services

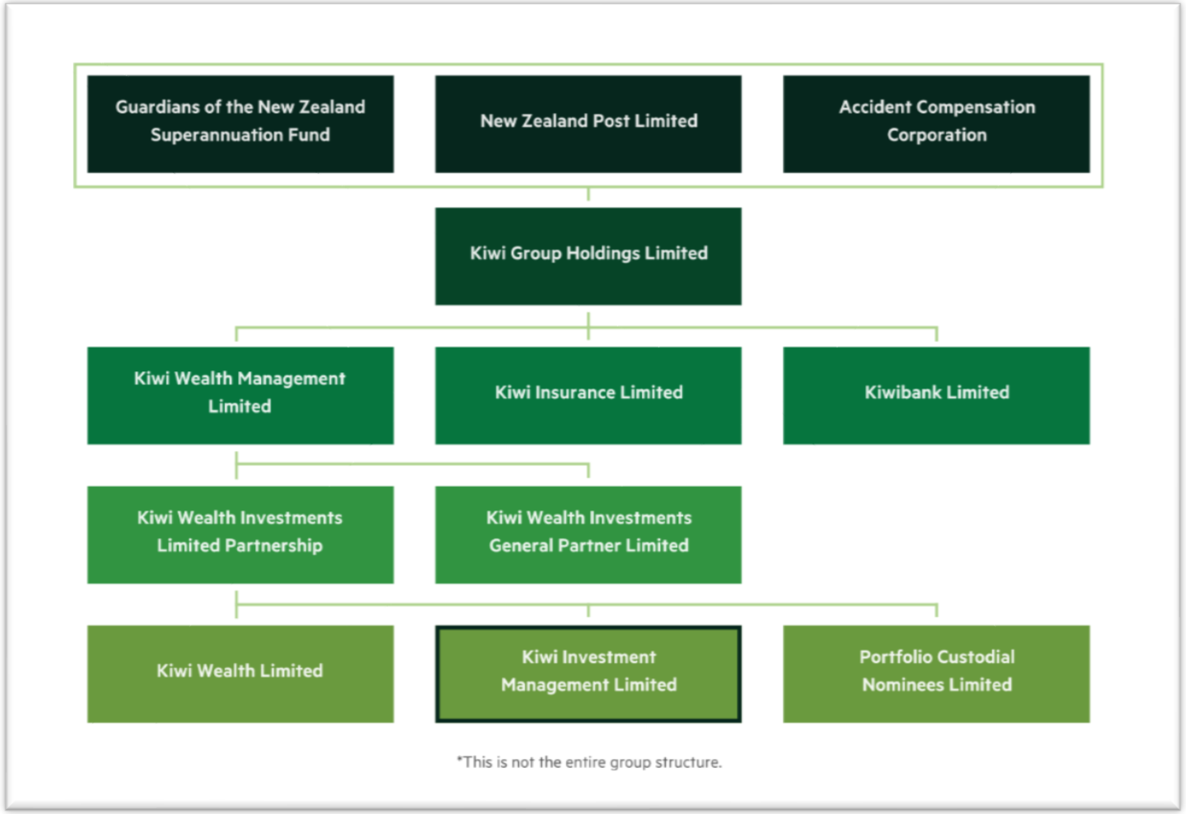
About Us

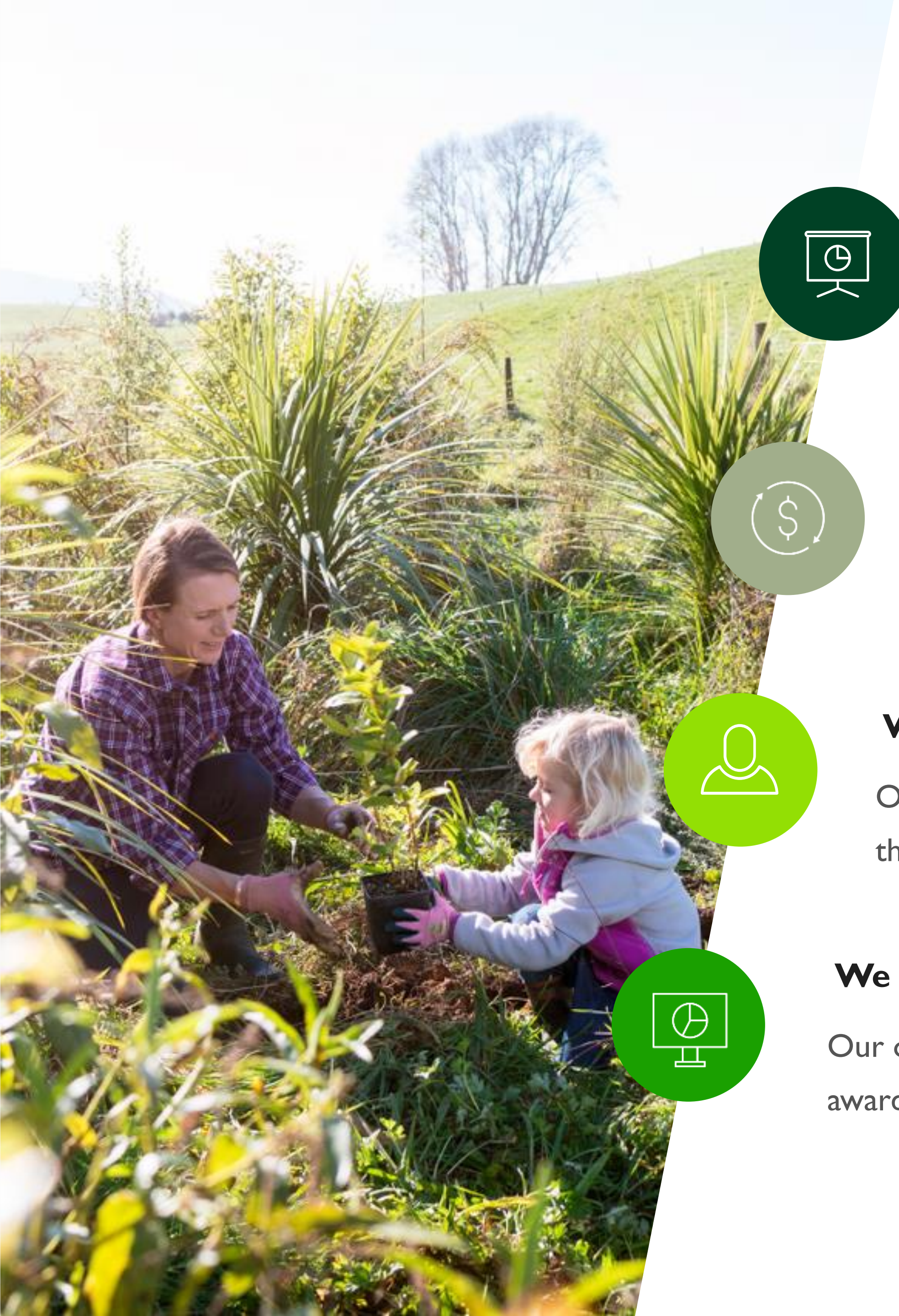
Kiwi Wealth is a 100% New Zealand owned and operated financial advice and investment management business. Our aim is to **help Kiwis grow their wealth and enjoy their future.**

Kiwi Wealth is part of Kiwi Group Holdings, the group that also owns Kiwibank and Kiwi Insure.

We are ultimately owned by the NZ Super Fund, New Zealand Post and ACC.

Even though we are owned by Government, our investment decisions and revenue lines are 100% independent. Ultimately, any profits we make stay in New Zealand - to drive better outcomes for all Kiwis.





We have a long track record of successful investment performance

And we manage over $6 billion of funds across all of our products

We have a range of products to suit different investors whatever their goals

Our product suite includes the Kiwi Wealth KiwiSaver Scheme, the Kiwi Wealth Super Scheme, Kiwi Wealth Managed Funds and the Kiwi Wealth Private Portfolio Service

We have a team of highly qualified, dedicated advisers throughout New Zealand

Our advisers work with you to help you achieve all of the things in life that are important to you – they are all experienced and qualified to help you achieve your goals

We offer a range of innovative online tools and transparent reporting to help you plan

Our online retirement tool Future You® has won multiple international and domestic innovation awards and our online reports show you exactly where your money is invested

Our Approach to Investing

Expert, in-house investment management with Kiwi Invest

Global investment strategy

Balancing wealth protection and growth

- **We actively manage all of our investments across our products**, working hard to deliver the best outcomes, rather than just passively following the market.
- **We spread risk by diversifying our members' assets** across a wide range of investments that behave differently in different markets, so you don't have all your eggs in one basket.
- At the same time, **we also invest a portion of the assets in a way that we consider may do best when stock markets fall**. These assets can help shield you from the full impact of market falls.

Kiwi Wealth Products

Our Investment Options

Kiwi Wealth KiwiSaver Scheme.

- 5 funds to choose from to suit your appetite for risk ranging from Cash to Growth
- All funds certified as being responsibly invested by RIAA*
- Manage your KiwiSaver investment using our award winning online service Future You®
- If enrolled, receive at least a minimum of 3% employer contributions (eligibility criteria applies)
- You may get $521.43 each year you're an eligible member from the government

Private Portfolio Service.

- Suitable for investors with over $100,000 to invest
- Receive personalised and ongoing advice from a dedicated Kiwi Wealth Adviser including annual progress meetings
- Get a personalised financial plan with recommendations on a suitable investment mix
- Access detailed, transparent online reporting that shows you exactly where every cent of your money is invested right down to every share, bond and dollar

Kiwi Wealth Super Scheme.

- A range of 3 funds to choose from to suit your investment timeframe and risk profile: Conservative, Balanced and Growth
- Different membership options for different needs including both workplace savings and personal savings options
- QROPS accredited so we are able to accept UK pensions transfers
- See how your investment is tracking at anytime with transparent online reporting

Kiwi Wealth Managed Funds.

- Suitable for investors with less than $100K to invest or investors who are seeking a digital self service experience without personalised financial advice
- Regular or lump sum investments can be made from only $50 per payment, with the flexibility to contribute as and when you choose
- You can make withdrawals from your investment when you need to - with zero penalties - it's investing on your terms.

Also Part of the Kiwi Wealth Family

Kiwi Invest.

- Kiwi Invest is the inhouse investment team behind Kiwi Wealth's funds
- They also offer specialist service for significant private and wholesale investors including charities and Iwis

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- Self-directed investing in US share market with the option to purchase fractional shares
- Buy shares in over 2,900 companies & 500 exchange-traded funds
- No minimum investment is required and it only takes 1 minute to sign up online to get started

How can a Kiwi Wealth Adviser help you?

- **We understand everyone has a unique set of goals and aspirations in life.** So we work with you to come up with a personalised plan by understanding what's important to you and what the purpose and goals for your money are
- Our advisers have a range of both **Kiwi Wealth and Kiwibank** products available to them and will provide guidance as to which products could best suit your needs
- Meeting with a Kiwi Wealth Adviser **is completely free** and you have no obligation to sign up to any of our products and services
- Some reasons when to contact a Kiwi Wealth Adviser:
    - You need help with retirement planning
    - You've sold a business, property or farm;
    - You're downsizing your home;
    - You are receiving an inheritance or a large sum of money
    - Over your life you've accumulated savings and you're not sure how best to make the most of it
    - You're unsure as to what financial products will best suit your needs

Based all around New Zealand

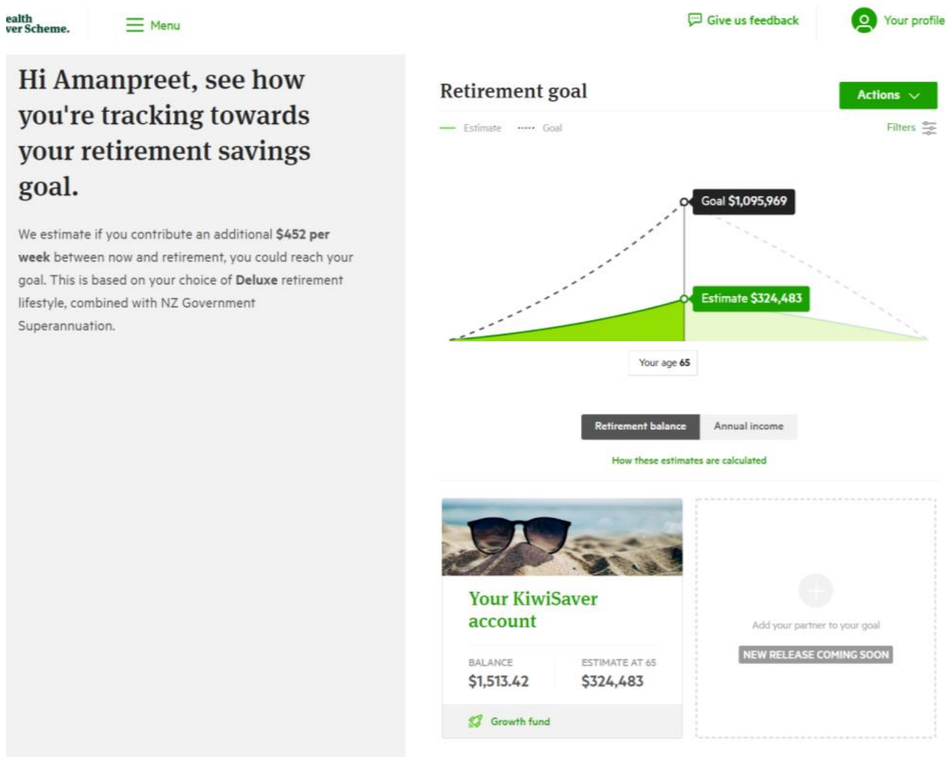
Our Financial Advisory Service is available across the country

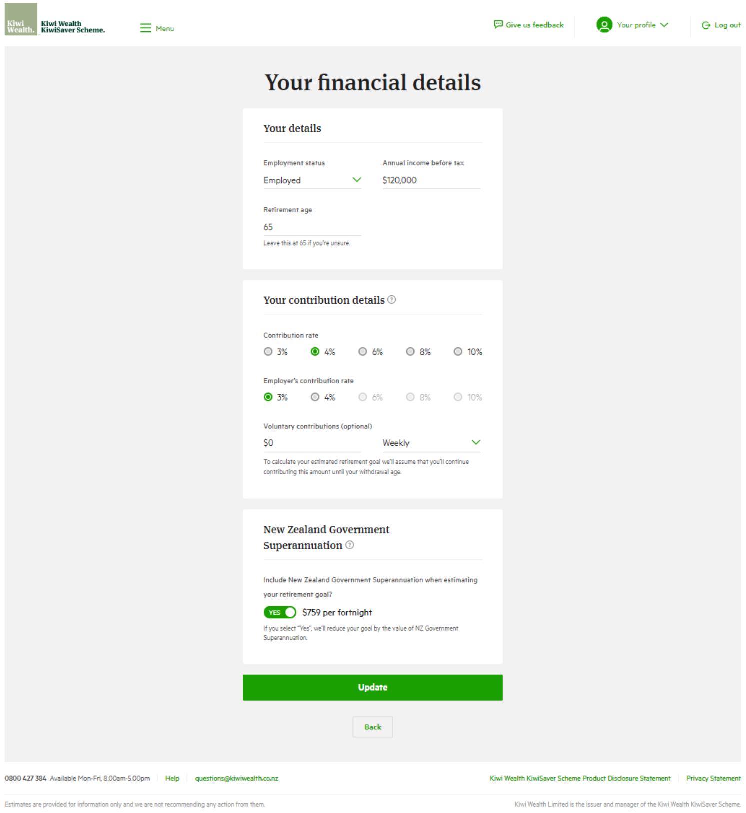
No matter where in New Zealand you are based every region has a dedicated team of financial advisers who can provide you with financial advice and guidance to help you achieve the things in life that are important to you.

Visit www.kiwiwealth.co.nz to find an adviser near you.

An Adviser Disclosure Statement for each of our advisers is available on request and free of charge.

Kiwi Wealth's Future You ®

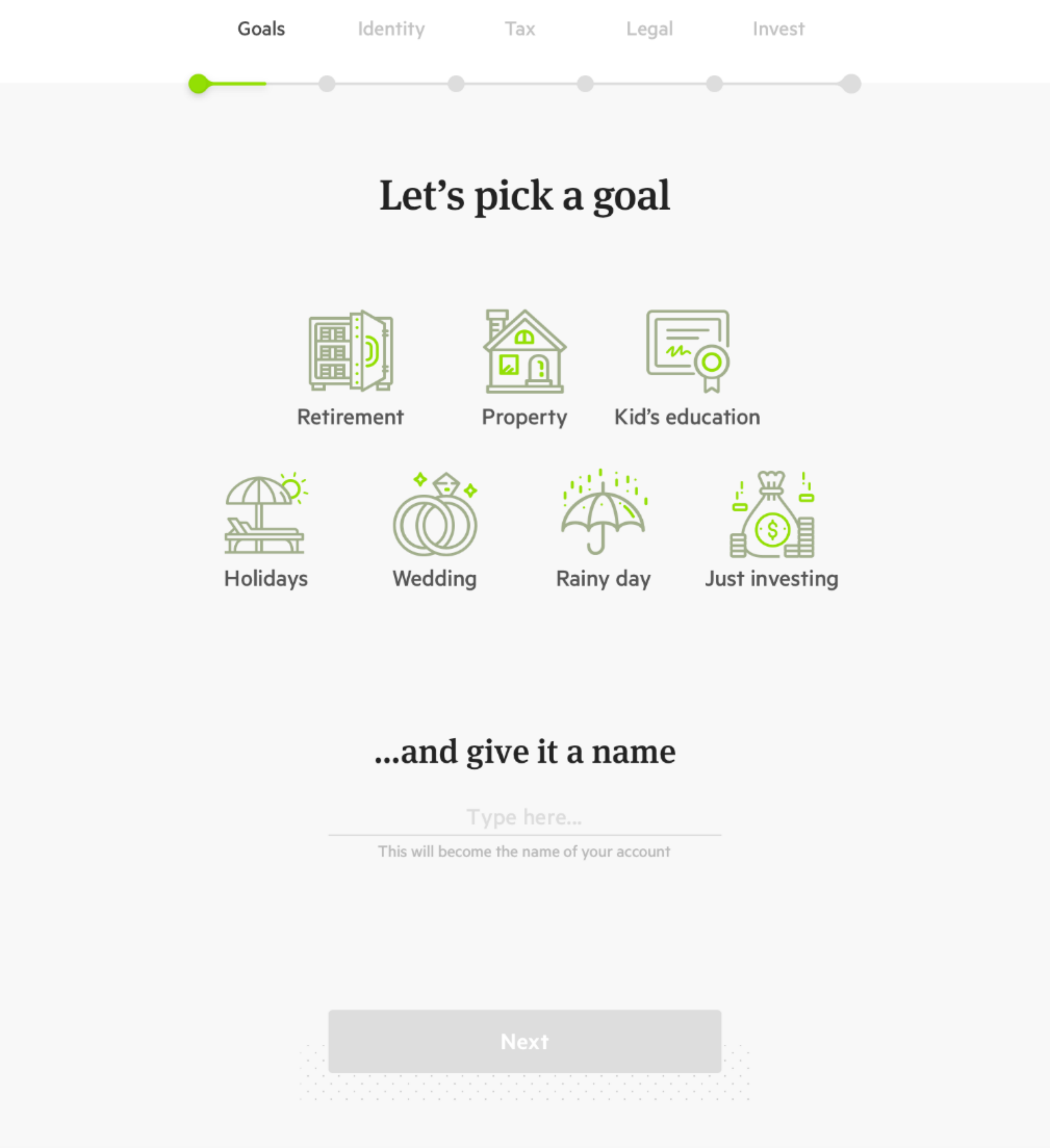


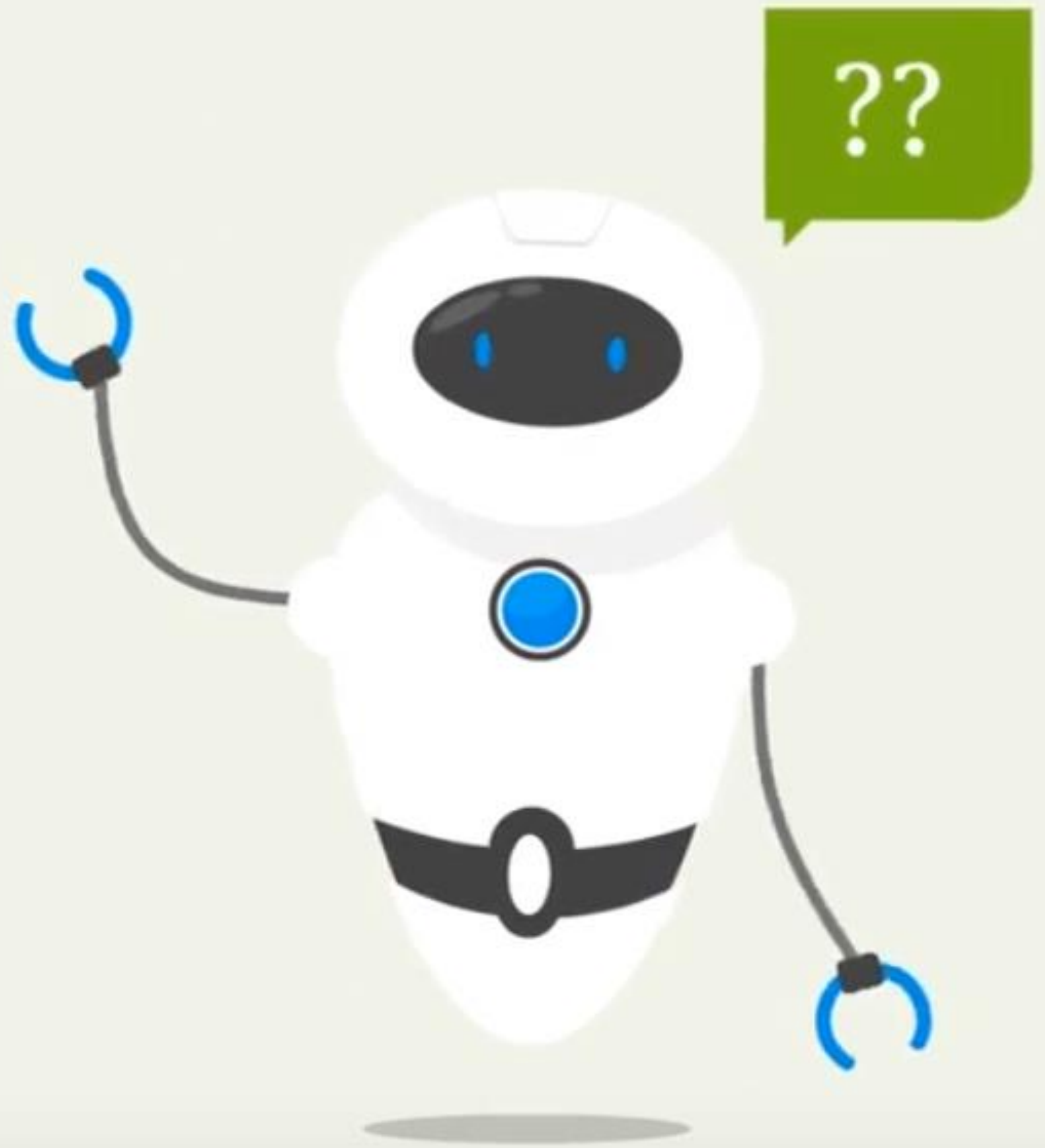


Our innovative online service helps you see how much someone like you might need, how much you could have and how making changes could make a difference.

Kiwi Wealth Managed Funds

- Kiwi Wealth Managed Funds offers another way to manage saving towards your life goals.
- The scheme has three funds to choose from: Conservative, Balanced and Growth. You can choose to invest in one or a combination of these funds to suit your investment timeframe, savings goals, and attitude to risk.
- Our funds are actively managed by our expert investment team, whose objective it is to grow your savings while aiming to protect your wealth.
- With the ability to make investments when you want to and withdraw from your investment when you need to, it's the smart way to save for your goals.
- **Available to join digitally from 22 August.**





What is Robo-Advice?

- Robo-advice uses customer information* (in particular, a person's financial situation and/or goals) and software algorithms to assist a customer find an optimal approach to their personal finances online, with minimal or no human adviser intervention.
- It can encompass budgeting, investments, savings, retirement, insurance and estate planning.
- Robo-advice tools can be used directly by consumers and/or by advisers with their clients.

*e.g. demographic information, risk tolerance, financial goals, timeframe etc.

Kiwi Wealth and Robo-Advice

- Kiwi Wealth's KiwiSaver Scheme members can receive *digital class advice* to help them select which fund might suit them through our online tool Future You.
- In the future we plan to launch a Robo-Advice offering for people who wish to get more tailored digital advice based on their financial situation and/or goals. When we do this, we intend that Kiwi Wealth customers will be able to contact a real person - to clarify robo-advice recommendations or answer any questions, meaning both robo-advice and a human adviser are always accessible.
- Robo-advice is a great way to provide people with access to advice who previously didn't have access, or don't have time or the desire to see a Financial Adviser.
- It's a great way to get more people underway with financial literacy and to take action with their personal finances in a non-threatening way.
- People can use a robo-advice tool where and when it suits them. One of the keys to success is to make the online experience as simple and easy to use as other popular digital products like social media, Uber etc.
- Future Robo-advice tools will assist people in achieving their financial goals

Any questions?

Kiwi Wealth Limited is the issuer and manager for the Kiwi Wealth KiwiSaver Scheme and the Kiwi Wealth Managed Funds.
Kiwi Wealth Investments Limited Partnership is the issuer and manager of the Kiwi Wealth Super Scheme.
You can find Product Disclosure Statements for these at www.kiwiwealth.co.nz.
Kiwi Wealth Investments Limited Partnership is the provider of the Kiwi Wealth Private Portfolio Service.

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