

Enjoy your
lifestyle,
knowing
your future
is secure.



PolsonHiggs
Wealth Management

We provide people with clear financial guidance to protect their lifestyle for a lifetime.

Polson Higgs Wealth Management offers you a wide range of solutions, including:

- Financial guidance
- Discretionary Investment Management Services
- Lifelong cashflow modelling
- Savings and KiwiSaver
- Second opinion review of existing investments

Clear financial guidance

Seeking advice is a very personal experience. We take great care in getting to know your unique circumstances and understanding your needs, your values and your dreams for the future. We listen carefully to truly understand you and what you want. We then combine our wealth of experience with our evidence-based investment approach to set you on the right path and to keep you there for a lifetime.

We see a world where people are confident that their future is secure

We help you enjoy your lifestyle with confidence knowing that your future is secure, your independence is preserved and you are able to do all the things you planned once you stop working.

All the things that you believe are important in life are reflected in the advice and guidance we provide you. We do this by putting your interests first, listening carefully to understand your real needs and being consistently available.

Affordable Wealth Management

Fee-based advice

For our core business of investment management services (advice and portfolio monitoring) we do not receive payment from any sources other than the fees we charge our clients. We have no ties to any issuer or promoter of securities such as a bank, fund manager, insurer, stockbroker or the like. As fee-only managers we put the interests of our clients first.

Initial consultations are at our cost and at no obligation

Initial consultations, called 'get acquainted' meetings, are where we learn about you and your needs and explain our process, our philosophy and our values. If we don't think we can help you we will say so at this time. These initial consultations are at our cost but if we decide to work together then we charge realistic fees for our advice thereafter. We believe that our initial advice is where we add significant value and that it is the secret to a long, happy and rewarding relationship for both of us.

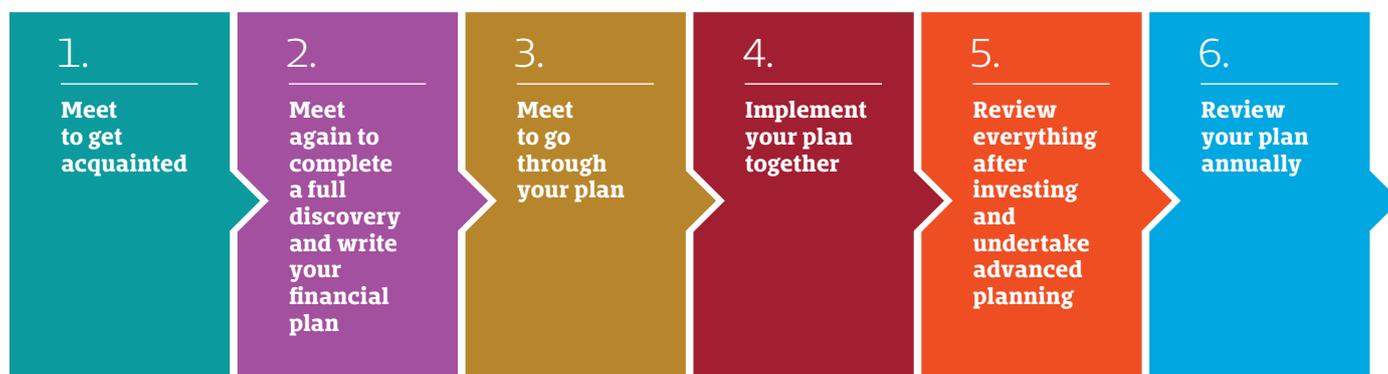
Fees and costs

Once we know more about your needs we provide full disclosure of all fees and costs as part of our advice to you and well before you invest.

Ongoing investment management

Polson Higgs Wealth Management has obtained a discretionary investment management service (DIMS) licence from the Financial Markets Authority (FMA). A Service Disclosure Statement and Investment Proposal is available on request as are our Adviser Disclosure documents.

How we do it:



Lifelong cash flow modelling

Our 'secret weapon' is our lifelong cash flow model personalised to make the most of your life, putting you in the driving seat at all times. You can find out: how much you can spend early on and still be secure at the end of a long and fruitful life; when exactly you become financially independent so that work becomes voluntary; how much money you can afford to give away to family or charities and still remain secure; and so on. The lifelong cash flow model also tells us how much risk you need to take in order to maintain your lifestyle and achieve all your goals over your lifetime.

Non-aligned Discretionary Investment Management Service

We are owned by our staff and the partners of Polson Higgs Business Advisors and we have no links to any institution that creates their own investments or sells their own products. In this way we are free of the pressure that a financial relationship puts on our decision-making. We can hire and fire our underlying fund managers, custodians or research providers without penalty. We charge our clients fees for advice and the only way we get paid for our discretionary investment management service is directly from our clients.

The technical stuff

Our investment philosophy is evidence-based and low risk. The evidence is that financial markets are relatively efficient and that the return to aim for in an investment portfolio is the market return. Trying to beat the market only adds risk without additional expected return. Given that the market return is there for the taking at minimal cost this is the return and the risk we believe is worth taking.

Some investors want to get involved in researching, buying and selling shares. If this is the case then we encourage you to seek independent advice. We believe you should only use play money for this sort of thing, where you select a particular country, or sector like healthcare, or a specific company to invest in. Play money is money you can afford to lose. Safe haven money is the money we deal with and this is the wealth that you can't afford to lose. Safe haven money should be diversified worldwide for both security and opportunity.

Research has identified sub-sectors of investments that have better risk/return factors and where it is practical to invest in these sub-sectors we do.

Examples of the factors we employ in our portfolios are:

- Value or cheap companies which out-perform expensive or growth companies as a group over time
- Small companies which out-perform large companies as a group over time
- Profitable companies which out-perform less profitable companies as a group over time

We are also very aware of the money that can be made or lost when entering or leaving a market. We look to identify fund managers that, although they are well-diversified, do not follow an index giving them trading flexibility. Patient trading is a critical success factor of our investment approach. A desperate seller or buyer either loses or pays a premium.

Our team

Polson Higgs Wealth Management takes a team approach, combining our expertise, with the aim of providing a responsive service to our clients.

Our Financial Advisers, Rhodes, Jared and Lisa in Dunedin and Shiree in Christchurch, work with clients throughout New Zealand and have over 60 years of relevant experience between them.

Our administrators, Lea and Anna, are an integral part of the team on whom everyone else depends. They are often the first port of call for any queries.



Rhodes Donald
Director and
Authorised
Financial Adviser



Shiree Hembrow
Authorised
Financial Adviser
(Christchurch)



Jared Campbell
Authorised
Financial Adviser
(Dunedin)



Lisa Parata
Associate
Financial Adviser



Lea Johnson
Client Support



Anna Bartle
Internal
Business Support

Safeguards and Governance

Our advisers are authorised to provide financial advice and investment planning services. Polson Higgs Wealth Management has a discretionary investment management service licence where we provide ongoing investment management on your behalf. These authorisations are provided by the Financial Markets Authority (FMA).

Polson Higgs Wealth Management has been awarded a CEFEX accreditation, see www.cefex.org. CEFEX provides an independent assessment of adviser groups around the world to improve management for investors. Two of our advisers are Accredited Investment Fiduciaries (AIFcm) from fi360 Pacific, see www.fi360.co.nz, fi360 provide education on fiduciary standards of care including the application of prudent investment processes. A fiduciary is someone in a special relationship of trust, who makes the commitment to always put the interests of their client first.

Our approach is to be the best we can be, with a very healthy risk management overlay.

The board of Polson Higgs Wealth Management is governed by two partners of the firm Polson Higgs Business Advisers: Stephen Higgs (Chair) and Tim Dunn, (CEO). Rhodes Donald is Joint CEO and a Director on the board.

We have an alliance with Consilium NZ Ltd. Consilium is a national adviser support network that provides us with research, systems support and preferential access to a range of services including our administration and custodial platform. This national network has more than \$2 billion combined funds under management.



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Wealth Management

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