



Advice
Disclosures &
Partnership
Overview

“Retire with Confidence”



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This document is intended to be general in nature and inform prospective clients about how Collies Wealth Partnerships Limited works with its clients/partners. It is not a substitute for personalised advice and has been prepared without taking into account your particular objectives, financial situation, or needs.

Before deciding to invest or to acquire a particular financial product or service, you should consider if it is appropriate for your particular situation and obtain and review any related disclosure documents.

Past performance is not an indicator of future success.



DISCLOSURES

LICENSING INFORMATION

Collies Wealth Partnerships Limited (Collies Wealth) holds a licence to provide a financial advice service issued by the Financial Markets Authority (FMA).

This licence means Collies Wealth is registered as a Financial Advice Provider (FAP) with the FMA and the financial service provider register (FSPR) number to search in the register is: FSP1008217.

CONTACT DETAILS

FAP Name	Collies Wealth Partnerships Limited
Financial Adviser Name	Brett Anderson (FSP774192). Brett is a registered Financial Adviser (FA) and provides financial advice on behalf of Collies Wealth Partnerships.
Phone	020 409409 20
Email	brett.anderson@collieswealth.com
Business Address	101 Rukutai Street, Orakei, Auckland, New Zealand, 1071

NATURE AND SCOPE OF ADVICE

Collies Wealth advisers are authorised to provide advice on planning your financial future. Then based on a plan (your own or created with us – Lifetime Wealth Strategy) we provide advice on which financial advice products to use to achieve your objectives. These products include but are not limited to:

- Equities
- Fixed Income Investments - such as bonds and term deposits
- Managed Investment Schemes - such as mutual/managed funds
- KiwiSaver and other superannuation savings
 - Milford Asset Management
 - Kiwi Wrap
- Personal Insurance (Life & Health)
 - AIA

All services provided to clients are subject to our Terms and Conditions which are agreed prior to a partnership beginning and may change over time as agreed at that time.

CONFLICTS OF INTEREST *(near zero)*

We aim to be completely aligned with our clients' interests and only receive remuneration from your fees (as outlined in this document) when investing, with no conflicts of interest to the best of our knowledge for the benefit of our clients.

If you take out insurance with us, the insurance provider will pay us commissions based on your annual premiums which we share with you to reduce any conflicts of interest.

We do this rather than charging a fee for risk management to prevent you having to pay anything yourself in situations where the commission is less than the fee. We follow an advice process to manage any residual conflicts (perceived or actual).



DISPUTES AND COMPLAINTS

If you are not satisfied with any part of any service we have provided to you, please inform us as soon as possible in any form of communication you can access to make us aware of the issue quickly.

If your initial contact was not in writing, please follow up with an email that details the particulars of the issue, so we have it in writing to improve our service in the future and have a record for regulators and others.

In your email to us please enter “DISSATISFACTION” in the subject title so it becomes our top priority.

In the first instance when we receive a complaint, we will try to resolve it as quickly as possible using our internal complaints process. Please follow the steps outlined below:

- 1) **Please contact your adviser directly in any form of communication.** If that contact was not in writing, please email your complaint to them after the initial contact.

In your email, please begin the subject title with “DISSATISFACTION”.

- a) We will then acknowledge your complaint within two business days.
 - b) We will then work as quickly as possible to resolve the issue with you in good faith within 10 business days of receiving the complaint. However, as we may require more information from you to create a suitable solution, we may request further time to resolve the issue.
 - c) If the solution we propose is not satisfactory for you, we may come back to you with another solution based on your feedback. However, should all internal attempts to resolve this issue to your satisfaction, please follow step 3 below.
- 2) If the complaint in relation to our financial advice service is not resolved to your satisfaction through our internal complaints process, you as a complainant have access to a free, independent

resolution service, and that service may help investigate or resolve your complaint.

Collies Wealth is a member of Financial Services Complaints Ltd, an external dispute resolution scheme. You can contact Financial Services Complaints Ltd at:

Financial Services Complaints Ltd	
Postal Address:	PO Box 5967 Lambton Quay 5 Wellington 6145
Email:	complaints@fscl.org.nz
Phone:	+ 64 (4) 472 3725 or call free on 0800 347257

DUTIES INFORMATION

Collies Wealth and any Financial Advisers giving financial advice on our behalf are subject to certain obligations contained in the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice). These obligations mean that we are required to:

- Meet certain competency, knowledge, and skill requirements,
- Meet ethical, conduct, and client care standards,
- Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests,
- Exercise care, diligence, and skill when providing financial advice to you.

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

DISCIPLINARY & LEGAL INFORMATION

We have no disciplinary history, no relevant criminal convictions or civil proceedings, and no bankruptcy discharges within the past four years.



PARTNERSHIP OVERVIEW

Collies Wealth Partnerships was founded to build trust in the wealth management industry and help people retire with confidence.

How We Build Trust in the Wealth Industry

We're tired of watching powerful people exploit the financial system without facing consequences.

In professions like plumbing, law, or dentistry, experts are held to clear standards. If they fail to deliver, clients can seek legal compensation. But in finance—whether it's investments, insurance, or lending—those same protections rarely apply. And when things go wrong in the wealth industry, the damage is far more widespread. A bad pipe might flood your kitchen. A failed investment strategy can wipe out your retirement, your children's future, and your ability to recover financially for decades.

That's why trust in finance professionals must be unimpeachable. The stakes are simply too high. When someone manages your wealth, they're not just handling money—they're shaping your future.

Example of the behaviour we endeavour to change for investors

Take the 2008 Global Financial Crisis. CEOs walked away with millions in bonuses, their personal wealth untouched. Meanwhile, everyday taxpayers—who trusted their advice—lost everything. To make matters worse, they were forced to bail out the very institutions that failed them, using the taxes they had already paid. As unemployment soared and governments diverted funds to rescue a handful of executives who didn't deserve a cent, opportunities to rebuild vanished. Some people lost more than their entire net worth.

This pattern keeps repeating. Corporations take reckless risks with public money, fail, and get bailed out. Why? Because they bear no personal liability for failure—unlike their clients, who often lose everything. And when the damage is done, these corporations have the financial and political power to block the very reforms that could prevent future disasters.

*It wasn't always this way. After the 1929 crash, policymakers ignored corporate pressure and passed the **Glass-Steagall Act of 1933**, which separated commercial banking from investment banking to prevent conflicts of interest and protect the public. It worked for decades—until it was repealed in 1999 under the **Gramm-Leach-Bliley Act**, paving the way for massive financial conglomerates that were “too big to fail.” Just as predicted, deregulation led to another crisis driven by greed and short-sightedness.*

*And when the 2008 Global Financial Crisis hit, the consequences were devastating. Yet accountability was nearly non-existent. Despite trillions in losses and millions of lives disrupted, **only one banker in the United States went to prison** for actions directly tied to the crisis which destroyed the financial future of a generation let alone the impact of destroyed trust. No Wall Street CEOs were prosecuted. Meanwhile, taxpayers footed the bill, and the cycle of impunity continued.*



At Collies Wealth Partnerships, we're doing things differently.

With your help (help by becoming our partner), we as finance professionals will be held accountable for our actions.

We've built a model that puts your interests first—with real accountability.

OUR COMMITMENT TO YOU:

- **Long-Term Positive Return Guarantee**

If your investment portfolio loses money over a 15-year period from investment selection, we'll make you whole—unless we're personally bankrupted. This is our self-imposed penalty for poor performance and/or excess short-term risk taking.

- **Profit Share Fees**

We only charge fees if you make money. You pay **10% of annual gains**. If there are no gains, you pay **nothing**. Unlike the traditional model, we don't take a cut of your total investment regardless of performance.

This structure forces us to manage risk responsibly. We're not chasing short-term wins at your expense. We're investing your money like it's our own—because **we have to**.

Think about it: consumer guarantees exist for fridges, fences, and furniture. Why not for investing? Sure, short-term markets are unpredictable, but over the long term, results should reflect good management. That's what we guarantee.



Helping You Retire with Confidence

We tailor our advice based on where you are in your financial journey. Our partners fall into four categories:

1. Wealth Builders – Typically younger, working individuals.

We help by:

- Projecting future wealth based on current assets and savings.
- Assessing whether retirement goals are achievable.
- Recommending changes, if needed, to improve outcomes.
- Determining how much **personal insurance** you need with the aim to have none as soon as possible.
 - Personal insurance protects against losing your ability to earn and achieving your retirement goals and it can cover any obligations you do not want to transfer to someone you care about (*includes 3 months of premiums paid in cash for those over 65 or transferring KiwiSaver to us and committing to two years of cover*).

2. Wealth Users – Generally retired individuals living off their assets and the state pension.

We help by:

- Reviewing assets and improving income strategies, **100% Free.**
- Matching investments to cashflow needs over time.
(*Low-risk for short-term needs, higher-risk for long-term growth and income.*)
- Simplifying administration by consolidating equity assets (shares), savings, term deposits, bonds and insurance all in one place.

3. Transitioning Investors – Those approaching retirement.

We blend strategies from both Wealth Builders and Wealth Users to create a seamless shift from earning an income to relying on your assets. Our goal is to ensure your lifestyle remains supported while your investments continue to work efficiently for you.

4. DIY Investors – Can be anyone.

Some investors prefer a hands-on approach. They may want help with just a portion of their wealth, or they may choose to manage everything themselves. We support both styles.



Our Investment Strategy: Explained Through Property

In New Zealand, property investment is familiar. Financial investments? Less so. That's why we use property as a reference point to explain our approach.

We focus on two key strategies: **capital growth** and **income yield**. Your portfolio's focus will depend on your circumstances and evolve over time.

Capital Growth

Property investors seek assets that will appreciate—through location upgrades, renovations, or rebuilds.

In the share market, we apply the same principle: we invest in companies with strong growth potential. These are typically businesses with:

- Unique offerings
- Efficient operations
- High demand

Shares offer **broader opportunities, greater scalability, and global exposure**—with higher expected returns than property.

Income Yield

Property generates income through rent, but this comes with limitations: tenant risk, maintenance, and regional exposure.

Shares generate income through **dividends**—profits paid out by companies. Dividend investing offers:

- **Diversified income** across industries and geographies
- **Lower operational burden**
- **Growth potential** through reinvested earnings
- **More consistent income generation**

Why Shares Offer More Flexibility and Lower Long-Term Risk

- **Liquidity:** Shares can be bought/sold quickly; property cannot
- **Diversification:** Spread risk across sectors and geographies
- **Scalability:** Easily adjust portfolio size and composition
- **Passive Management:** No tenants, repairs, or compliance headaches
- **Global Reach:** Access to international innovation and growth

Summary

By combining the strategic mindset of property investors with the dynamic potential of shares, we build portfolios designed to grow in value and generate sustainable income—without the limitations of bricks and mortar.



The “Collies Difference”

Collies Wealth Partnerships, we believe trust must be earned—and backed by action. Here's how we stand apart:

1) Accountable

- **Performance-based fees:** You pay 10% of annual gains—nothing if your portfolio doesn't grow.
- **15-Year Positive Return Guarantee:** If your investment portfolio loses money over a 15-year period due to our investment selection (not macroeconomic or political factors), we'll make you whole—unless we're personally bankrupted.

2) Simple

- Start with any amount—no minimum investment required.
- All your wealth (including personal insurance) can be managed in one place for simplicity and transparency.
- Direct access to your Wealth Partner any time (phone, email, in person), meaning no middlemen to deal with.

3) Client First

- Free retirement planning for everyone (saving \$\$\$).
- We don't profit from transactions like brokerage or currency conversion.
- Get **3 months of insurance premiums rebated** after 2 years, if you're over 65 or transfer your KiwiSaver to us.

Collies Wealth Partnerships — Helping you retire with confidence, backed by integrity and accountability.



OUR SERVICES

Investment Portfolios — Tailored for Growth or Income

Our investment portfolios are designed to match your personal financial situation and income needs. We only recommend this service if you are **very unlikely to need the capital back within 10 years**.

We offer two distinct strategies:

1) Capital Growth Focus (including ringfenced portfolios for children)

- Invests primarily in publicly listed companies with strong growth potential.
- Focuses on less mature businesses that reinvest profits rather than pay dividends.
- Ideal for investors who **do not** rely on income from their investments.

2) Passive Income Focus (great for retired individuals)

- Invests primarily in mature, dividend-paying companies.
- Designed to generate consistent cashflow for those who **do** rely on income from their investments.

Fee Structure

To ensure fairness and performance alignment, we use a **Profit Share Model**:

- You pay **Profit Share Fees** annually based on gains.
- At the end of each financial year, we calculate **10% of the gains** in your portfolio above your net contributions (deposits minus withdrawals plus any prior fees paid).
- If your portfolio has not grown, you pay nothing.

Additional Fees:

- **1% Implementation Fee** — charged on each cumulative \$10,000 transfer (immediately or at our discretion).
- **Custodian Fees** — up to 0.25%, based on portfolio value, charged monthly and subject to change by the custodian.

Collies Wealth Partnerships — Helping you grow your wealth with integrity, transparency, and long-term accountability.



KiwiSaver — Structured for Retirement, Tailored for You

KiwiSaver is a government-regulated retirement savings scheme, which means we must structure fees differently than our standard investment portfolios.

To ensure fairness and alignment with your outcomes, we use a **True-Up Fees Method**:

- You pay monthly **Profit Share Fees** while your account is active.
- When you reach retirement eligibility and if you have invested with us for at least 15 years on a weighted average basis of contributions, we calculate **10% of your total gains**.
- We then subtract the fees you've already paid.
 - If you've paid more than 10%, we refund the difference.
 - If you've paid less, we charge the remainder.

This ensures you only pay based on actual performance, and only if you've partnered with us for the long term.

KiwiSaver Under \$100k Balance

Funds are invested with our trusted partner **Milford Asset Management** (or another provider of your choice).

KiwiSaver Over \$100k Balance

“COMING SOON”

Funds are invested in a **personalised portfolio with KIWIWRAP** of listed shares and lending assets (bonds, cash, term deposits), tailored to your situation.

Fees:

- \$150 Establishment Fee (one-time)
- Fund manager fees minus a 0.2% rebate
- 0.5% Profit Share Fee (monthly)

Fees:

- 0.2% Establishment Fee (one-time)
- 0.75% Profit Share Fee (monthly)
- 0.29% Custodian Fee (monthly, subject to change)

Colliers Wealth Partnerships — Helping you retire with confidence, backed by integrity and performance-based accountability.



Savings Portfolio - for Short-Term Security

Our Savings Portfolio is designed to protect capital from the volatility of shares, especially in the short term. It consists of low-risk lending assets:

1. **Traditional Savings Account** – Access your funds the next day.
2. **Term Deposits** – Fixed returns over set periods.
3. **Corporate Bonds** – Lending to companies with moderate risk.
4. **Government Bonds** – Lending to governments with low risk.

Returns are expected to be low due to the low risk and may underperform inflation over long periods. This portfolio is ideal for:

- Business cash reserves
- Tax payments
- Emergency funds
- Any money you expect to need within 10 years

Collies Wealth Partnerships — Helping you protect your capital while planning for what's next.

Personal Insurance - To Protect Your Wealth Journey

We use personal insurance to safeguard those who are building wealth or have financial obligations—ensuring that unexpected events don't derail your retirement income goals.

Our goal is to help you get the **right amount of insurance** to support your financial objectives—not more than you need. As your wealth grows, the need for insurance should reduce. This approach is different from standard insurance brokers, who are incentivised to sell as much insurance as possible because they don't earn income from growing your wealth unlike us.

Having your investments and insurance managed by one adviser with a single objective simplifies your wealth administration and keeps your strategy aligned.

We offer:

- **Income Protection Insurance**
- **Trauma Insurance**
- **Total & Permanent Disability (TPD) Insurance**
- **Health Insurance**
- **Life Insurance**

3 MONTHS OF PREMIUMS IS REBATED TO YOU IN CASH IF YOU TRANSFER YOUR KIWISAYER OR ARE OVER 65!



STANDARD PARTNERSHIP FEATURES

FREE Financial
Planning

(Lifetime Wealth Strategy)

FAIR Management
Fee structure

Online access to view
your investments

Investment Research
Access

Direct access to your
Wealth Partner at any
time

Low Brokerage
(we don't take a
commission)

Ongoing Investment
Monitoring &
Portfolio Reviews

Custodial Services
provided by the New Zealand
Stock Exchange's company NZX
Wealth Technologies

Regular
Communication

Regular Reports
Tax, Performance and
others

NZX  **Wealth Technologies**



PARTNER ONBOARDING JOURNEY

1) Initial Contact

- You decide you want to hear more about our service and how we can help you achieve your goals then reach out to us.

2) Discovery Meeting

- We meet and discuss your personal objectives and your current situation. Then we analyse this information and create a proposal for you consider at our next meeting that will have our recommendations to help you achieve your goals.

3) Proposal Meeting

- We propose a personalised strategy to achieve the unique objectives you want to achieve in your life (we call it a Lifetime Wealth Strategy).

4) Signing Agreement & Implementation

- Once we have agreed on a strategy and signed it, you can transfer assets across or deposit funds to your portfolio and we will implement the agreed strategy.

NEXT STEPS...

Thank you for taking the time to read this document. If you think a partnership with us would be an improvement on how you currently manage your wealth (or anyone you know), please contact us to discuss this further at:

FAP Name	Collies Wealth Partnerships Limited
Adviser Name	Brett Anderson (FSP774192)
Phone	020 409409 20
Email	brett.anderson@collieswealth.com

We look forward to further discussing how we can partner together to simplify your wealth management saving you considerable time and grow your wealth significantly over the long term!