

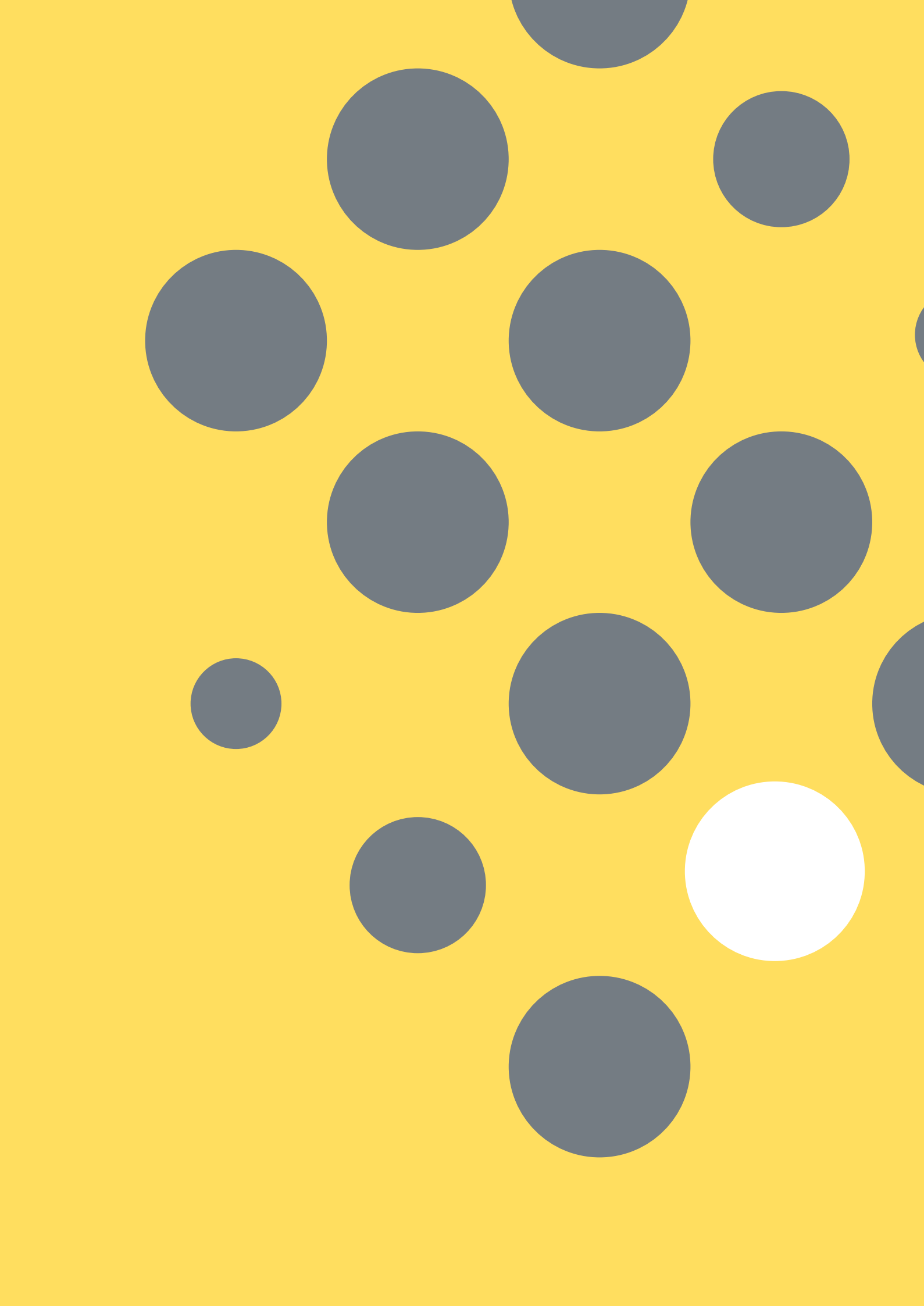
Amplify  
your returns

Simplify  
your life

Synergy Investments is designed to provide investors with 17 portfolio options they can hold for the long term. Our objective is to amplify your wealth.







# Welcome to Synergy

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Synergy is designed to simplify the investment experience and amplify your wealth.

You make important decisions with your adviser:

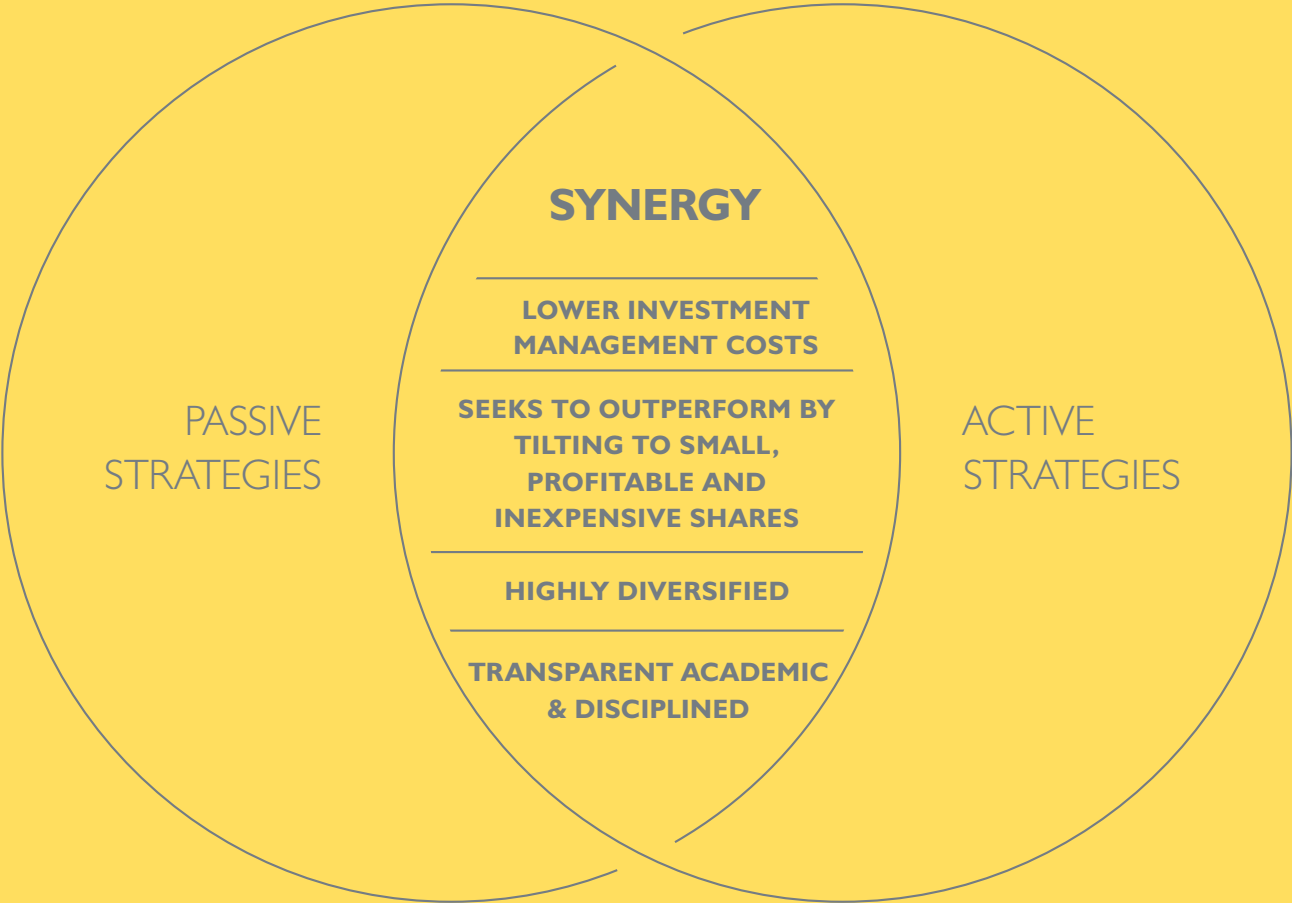
Do I need high returns along with large potential up and down price movements or do I need lower returns with smaller potential up and down price movements? Or am I somewhere in between?

Do I want a portfolio that is socially responsible, one that makes taxes easy or one that is focused on the best risk/return outcomes.

We optimise the portfolios, negotiate the costs, undertake the buying, selling and rebalancing, and give you regular reporting so you can enjoy convenience, confidence and peace of mind.

# Our investment philosophy

Synergy actively seeks to outperform standard market returns by utilising the best attributes of active and passive strategies.

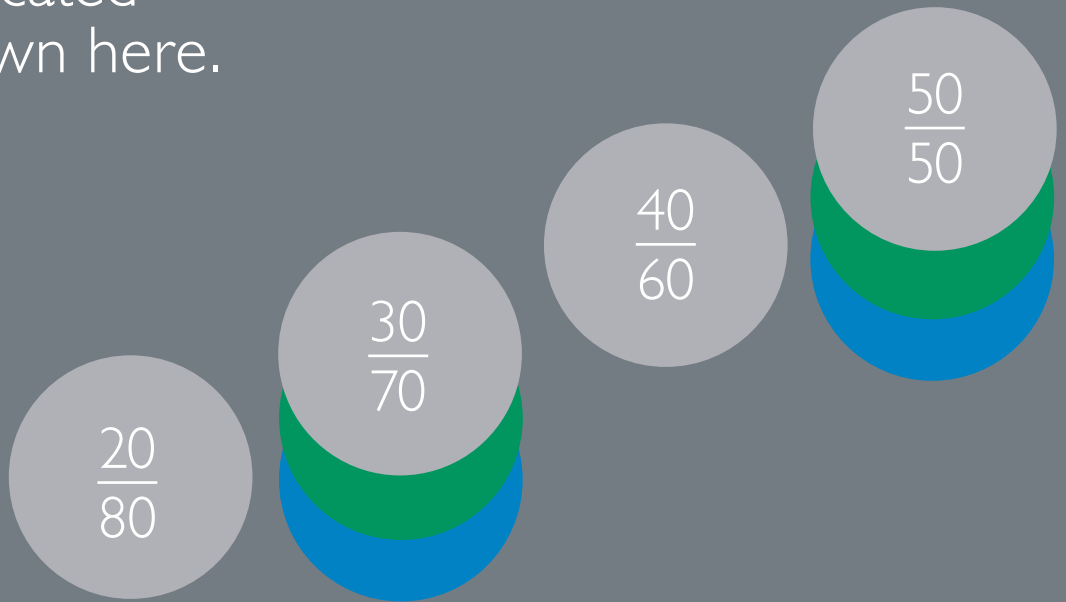


# Simplify

Synergy makes it simple for you to invest in one of our sophisticated portfolios shown here.

Do you want less expected return but more certainty about the return year to year\*?

The portfolio bubbles show:  $\frac{\text{Growth \%}}{\text{Income \%}}$

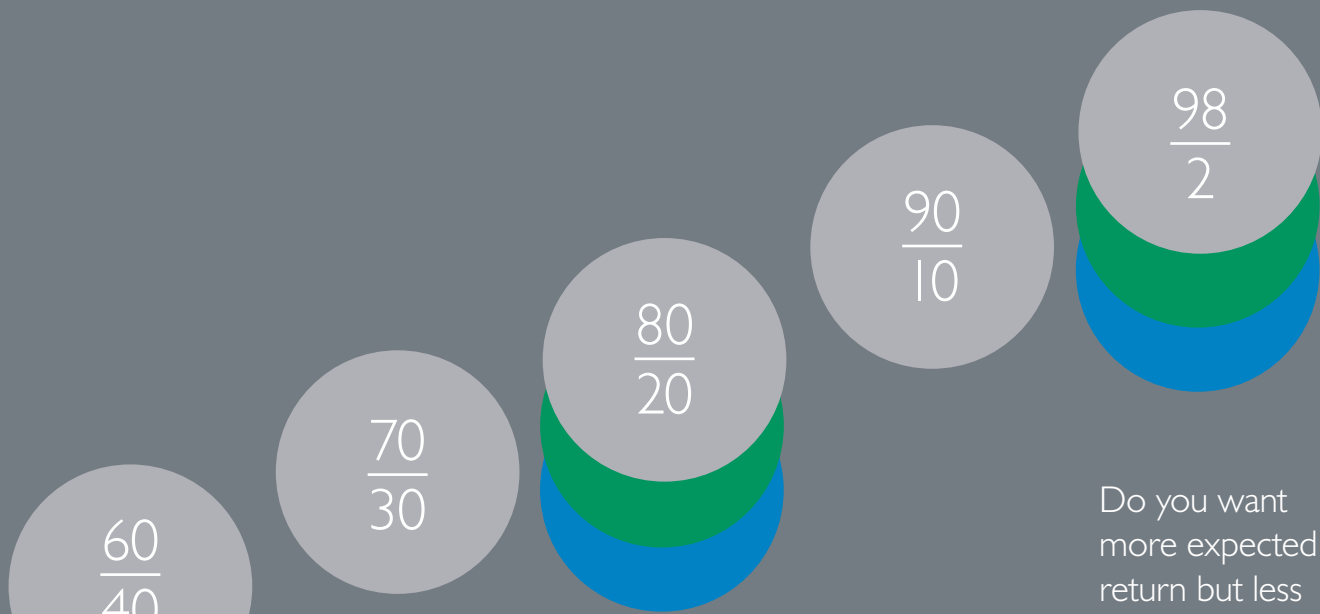


\*A lower risk generally means lower potential returns over time.  
Note that even a lower risk investment does not mean a risk-free investment.

What's my most important investment need?



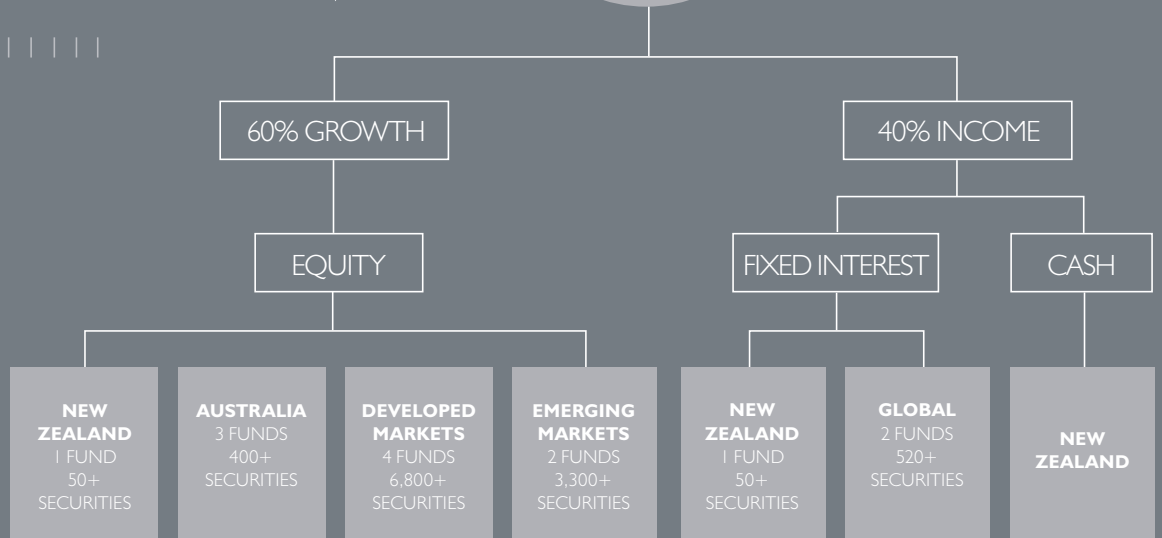
\* Synergy does not provide tax advice and a tax return may still be required depending on your circumstances



Do you want more expected return but less certainty about the return year to year?

\* A higher risk generally means higher potential returns over time, but more ups and downs along the way.

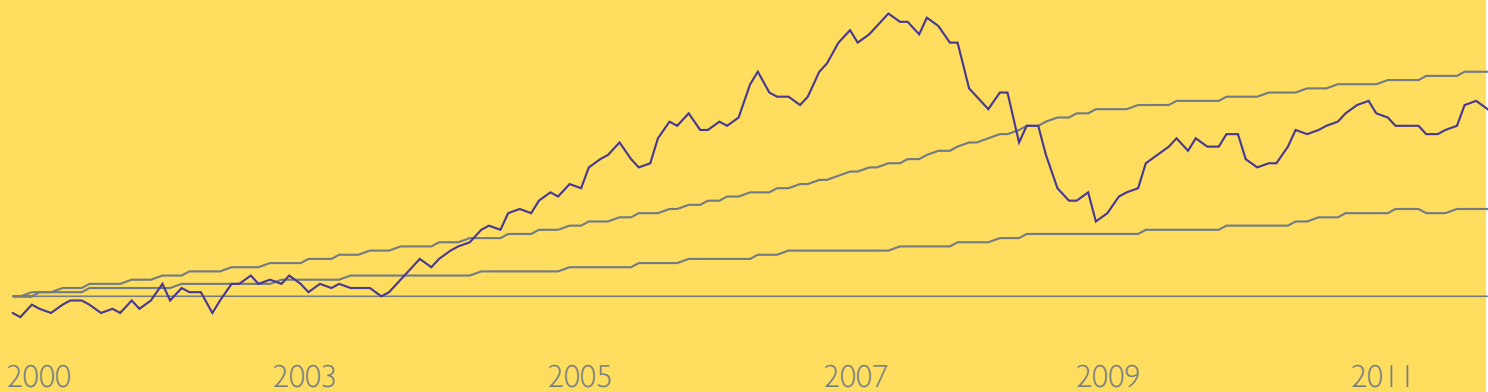
Let's break down a typical 60/40 Classic Portfolio



# Amplify

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Let the markets  
grow wealth  
for you.



Source: Standard & Poors, Bloomberg, RBNZ

## How does Synergy amplify your investment returns?

Synergy invests in funds which have companies that are more profitable, smaller and less expensive than market averages.

Synergy aims to give you returns more consistently because the funds it uses are extremely well diversified.

Synergy implements strategies backed by extensive academic research, excellent track records and governance.

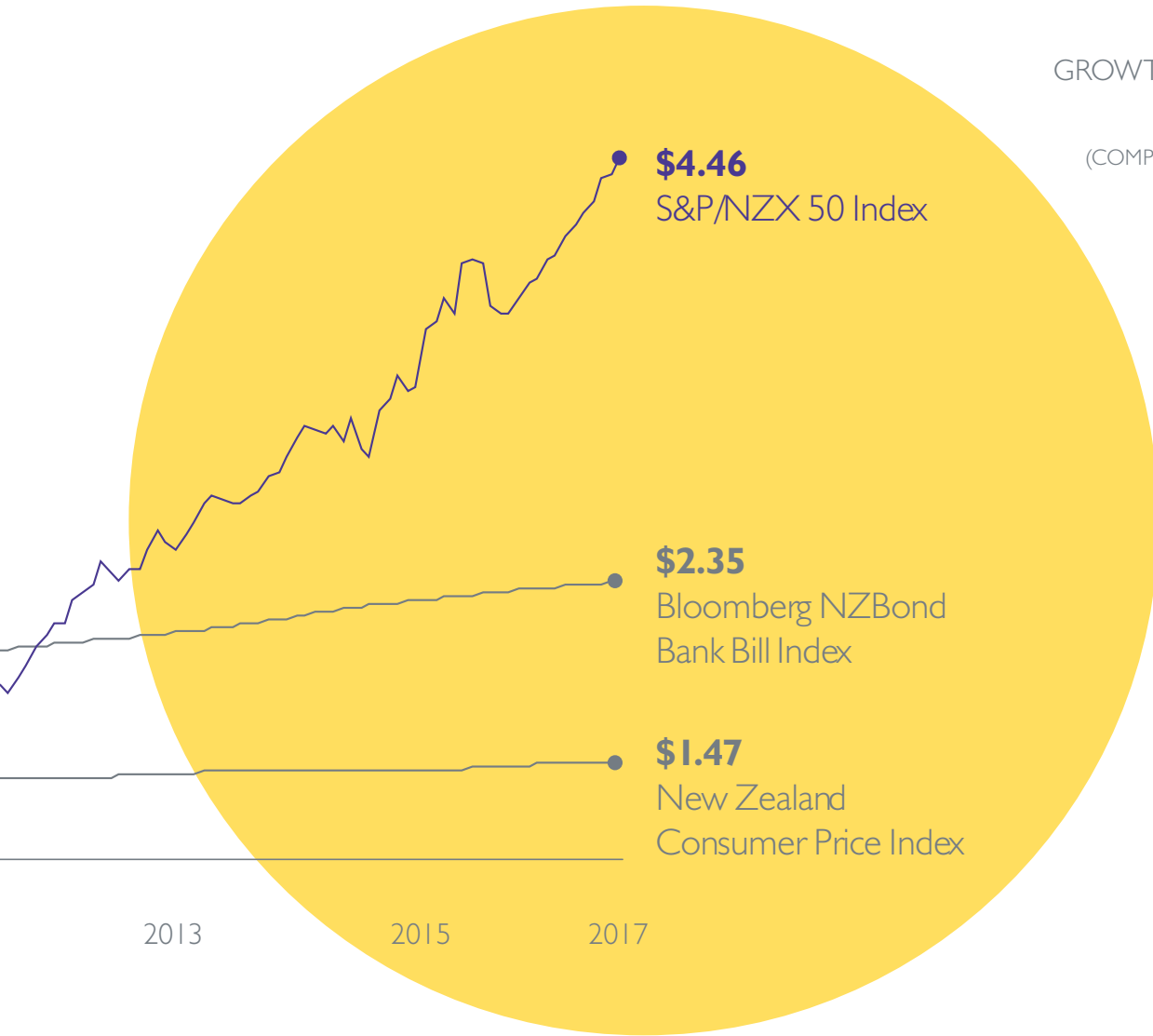
In the short term, any investment might seem like the best.

Over the long term, the simple and reliable principles above lead to superior outcomes.

**Synergy is an investment you can hold for the long term.**



GROWTH OF A DOLLAR  
2000–2017  
(COMPOUNDED MONTHLY)



BROADER DIVERSIFICATION

Global market capitalisation (\$ trillions)

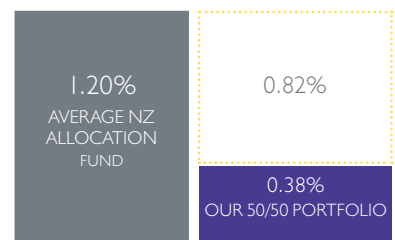


Did you know that New Zealand is less than one half of one percent of the value of listed businesses around the world?

Synergy invests in over 10,000 businesses in 44 countries to bring the world of opportunity to you.

LOWER INVESTMENT MANAGEMENT COSTS

Fee comparison



The funds Synergy uses cost less than one third the fees of the average allocation fund according to Morningstar as at: June 2017



# FAQ

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## Where is my money invested?

Synergy has 17 portfolio options for you to discuss with your adviser. Your money is held on a custodial platform and you will have a personal login to view its value and performance whenever you like. The Synergy portfolios are highly diversified investing in over 10,000 underlying companies through ownership (shares) and lending (bonds).

## What entity physically holds my investments?

FNZ Custodians Limited hold money and assets as trustee of a bare trust. The custodian has no authority to transact on your behalf without first receiving a valid instruction through Synergy. A bare trust is a special legal structure that protects your investments. Custodians are regulated and audited.

## Can I get my money whenever I want?

Yes, we just need to process the sales for you. Your money can be back in your bank account within 10 working days.

## What are your performance results?

General Synergy performance information including historical returns for all 17 model portfolios are available on the Synergy website and through your adviser. If you are a current Synergy investor, you can access your personalised performance through your client login and the annual reports that Synergy will send you.

## How do I find out more information?

For more information about Synergy please contact your financial adviser or visit the Synergy website.

## Is interest paid on the balance in the cash management account?

Interest is paid on some currencies (including NZD) in the cash management account. Interest, where applicable, is paid monthly.

## Who pays my tax?

Some taxes are paid on your behalf and others are not. Resident and non-resident withholding tax will be deducted from interest and dividends received. For certain

overseas investments, subject to the foreign investment fund rules, tax is not withheld and is calculated in your end of year tax report, to assist in completing the tax return. For portfolio investment entities (PIEs), tax is calculated and paid on your behalf at your nominated prescribed investor rate (PIR).

## What rights do I have under the Privacy Act?

As per the Privacy Act 1993, you have the right to request access to or correct any personal information held by Consilium.

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# About Consilium

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Consilium is an independent financial services specialist, offering a range of investment, business, administration and compliance services to financial advisory firms.

Consilium develops and provides a full suite of diversified investment strategies to help advisers build comprehensive investment solutions.

Consilium offers advisers and institutions access to a bespoke custodial wrap service, an evidence-based investment solution, a CEFEX accredited advice process, and a discretionary investment management service (DIMS), Synergy Investment Programme.

Consilium is licensed by the Financial Markets Authority (FMA) and works with more than 100 advisory firms across New Zealand, managing in excess of \$3 billion.

Visit us at:  
[www.consiliumnz.co.nz](http://www.consiliumnz.co.nz)

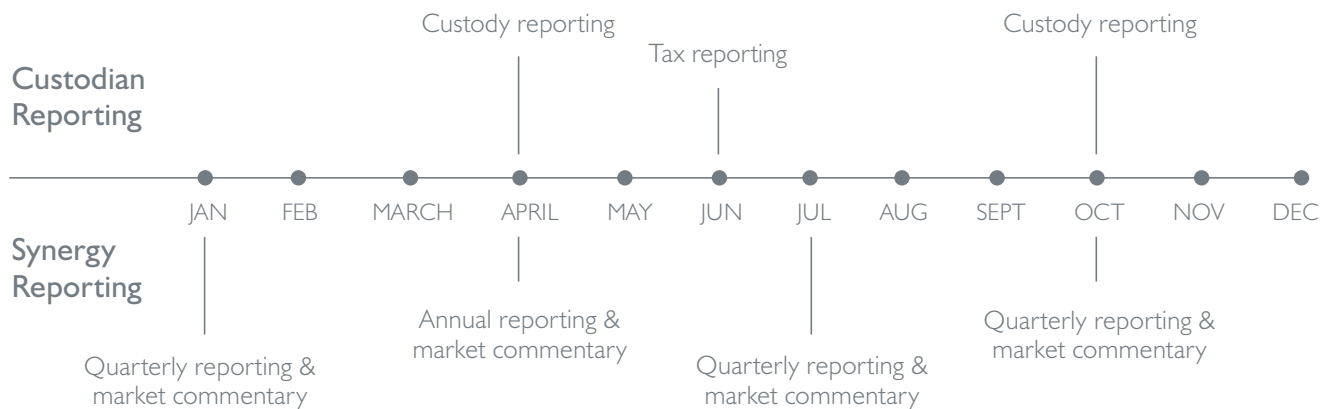
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## How often will I hear from Consilium about my Synergy portfolio?

We present information about your portfolio in a consistent and reliable way. Synergy gives you annual tax and performance updates as well

as quarterly portfolio reports and market commentary updates to keep you informed.

You also have online access to your portfolio anytime.





## Contact us

[info@synergyinvestments.co.nz](mailto:info@synergyinvestments.co.nz)  
[www.synergyinvestments.co.nz](http://www.synergyinvestments.co.nz)

**Christchurch**  
209 Cambridge Terrace  
PO Box 1106  
Christchurch 8140

**Auckland**  
60 College Hill  
Freeman's Bay  
Auckland 1011