



Chris Lee & Partners LTD

Address: 14B Marine Parade, Paraparaumu Beach

Postal: PO Box 1633, Paraparaumu Beach 5252



WEALTH MANAGEMENT
SERVICE



Chris Lee & Partners (CLP) offers a proactive and structured approach to wealth management, ensuring that your investments are continuously monitored and aligned with your financial goals. Our advisors conduct a thorough review of your portfolio each month, assessing market conditions, economic trends, and individual holdings to identify opportunities and necessary adjustments. This ensures your investments remain well-positioned for long-term growth while adapting to market changes.

We prioritise transparency, providing you with regular reports that outline your portfolio's performance along with any recommended changes. These reports include clear, well-reasoned advice tailored to your investment strategy, empowering you to make informed decisions with confidence. While we actively monitor your investments and provide strategic insights, all final decisions remain in your hands, ensuring your portfolio evolves in line with your preferences and risk tolerance.

Beyond portfolio reviews, we maintain regular communication to keep you informed about market movements, economic developments, and emerging investment opportunities. Our goal is to deliver a seamless and highly personalised wealth management experience.

INVESTMENT ADVICE:

Initial Portfolio Implementation: Provide tailored financial advice and investment opinions consistent with your chosen investment policy.

Recommended Asset Allocations: Develop and recommend asset allocations based on the client's risk profile and investment objectives.

Complimentary Meetings: Offer client appointments to discuss portfolio performance and adjustments.

Portfolio Monitoring and Reviews: Regularly monitor the portfolio and conduct reviews to ensure alignment with the client's financial goals.

Specific Consultations: Provide specific consultations about your holdings or market conditions as required.





TRANSACTIONING, REPORTING AND ADMINISTRATION

- **Cash Management Account:** Simplify the process of depositing or withdrawing funds, investing in other currencies, settling transactions, and receiving income and dividends from the share portfolio.
- **Buy and Sell Orders:** Execute buy and sell orders for shares, bonds, bank term deposits, Exchange Traded Funds (ETFs), and managed funds across most developed markets and exchanges.
- **Market Access:** Provide access to major exchanges and facilitate transactions.
- **Portfolio Administration:** Offer efficient administration of portfolios, reducing the burden on clients by managing the day-to-day administrative tasks.
- **Safe-Custody Services:** Safeguard client assets through secure custody services.
- **Regular Reporting:** Deliver comprehensive management and regular reports, including personalised quarterly reports and confidential newsletters.
- **Year-End Tax Reporting:** Provide administrative services & tax reporting to ensure compliance/ease of tax.
- **Regular Updates:** Provide regular updates and summaries on the companies we recommend, keeping clients informed about market movements and key events.
- **Online Access:** Provide online access to the client's portfolio and articles on our Private Client Webpage, allowing clients to monitor their investments from mobile or desktop devices.

TERMS AND CONDITIONS:

- (a) I authorise the appointment of FNZ to provide Custody Services on behalf of CLP, and to hold Client Assets as bare trustee, for the benefit of the Investor;
- (b) I empower CLP to act as an Authorised Person on my behalf;
- (c) I understand that FNZ is only the Client's custodian in respect of Custody Investments, and that non-Custodial Investments are not held in Custody;
- (d) I understand that any portfolio valuation provided to the Client is not an independent fair market valuation and neither CLP, Hatch or FNZ is a valuer;
- (e) I understand that if my account becomes inactive and that I cannot be traced, any funds in the Client's account may be paid over to the IRD in accordance with the Unclaimed Money Act 1971 or to the Treasury in accordance with the Trusts Act 2019;
- (f) I acknowledge and grant CLP the right to enter into such arrangements necessary to give effect to the Authorised Instructions, including Clearing and Settlement or in relation to Custody Investments.
- (g) I acknowledge that a Cash Management Account will be created with the ANZ Bank on my behalf, and that CLP will receive a fee rebate of 0.25%.

Safe custody and Nominee Service

FNZ Limited will act as Custodian on its behalf. These terms reflect the terms of the Custodial Services Agreement between CLP, FNZ and Hatch and accordingly may be amended from time to time to reflect any amendments to the Custodial Services Agreement.

- 1.1** FNZ will, in accordance with instructions given by an Authorised Person, hold Custody investments in Custody for Investors.
- 1.2** Client Assets are held by FNZ or its Nominee as bare trustee on behalf of the relevant Investor as the delegate or contractor of Hatch in a manner that enables them to be readily identified as the property of that Investor.
- 1.3** Where an Intermediary requests that securities are held in Custody by FNZ, the Intermediary will ensure that all necessary documentation and information to enable FNZ to accept and hold those securities in Custody is delivered to Hatch.
- 1.4** Legal title to Custody Investments is registered in the name of the Nominee appointed by FNZ.
- 1.5** Custody Investments held by FNZ on behalf of an Investor will be recorded and held for the account of the Investor in FNZ's books and segregated from assets belonging to FNZ.
- 1.6** Any Nominees used by FNZ will be directed to record and hold (so far as permitted by applicable law, or regulations or market practice) all Custody Investments as separately identifiable for the account of the Investor or otherwise to the order of the Investor as the Nominee may reasonably think proper for the purpose of providing for their safe Custody.



Wealth Management Agreement

This Wealth Management Agreement is entered into between the undersigned client ("Client") and Chris Lee & Partners ("CLP"). The purpose of this Agreement is to outline the terms under which CLP will provide Wealth Management and Financial Advice services to the Client. For the purposes of this Agreement, financial advice is defined as: "A person gives financial advice if they make a recommendation or express an opinion regarding the acquisition, disposal, or retention of a financial product."

CLIENT INFORMATION:

Full Name/s		
Date of Birth/s		
IRD Number/s		
Address		
Bank Details*		
	Account Name	Account Number

* Please specify the bank account where we should deposit the proceeds for any withdrawal requests.

If you would like regular income, how much would you like per month? \$ _____

Tax Rate: 10.50% 17.50% 30% 33% 39% Other _____

INVESTMENT POLICY

Please define an Investment Policy setting (ONE only):

Selection	Investment Policy	Fixed Interest	Property Shares	Shares (non-property)	Maximum Single Holding %
	Capital Preservation	100%	0%	0%	7%
	Conservative	70%	5%	25%	7%
	Balanced	55%	10%	35%	7%
	Growth	30%	15%	55%	10%
	Aggressive	5%	15%	80%	10%
	Client Defined	%	%	%	%

ACKNOWLEDGEMENT AND CONSENT

By signing below, I acknowledge and agree to the following:

- ⊙ I agree to the terms and conditions as outlined in this document.
- ⊙ CLP will provide Wealth Management services as outlined.
- ⊙ My portfolio will be reviewed by an advisor each month.
- ⊙ I will be charged 0.50%+GST per annum on the portfolio value (brokerage may also apply).
- ⊙ This is not a discretionary management service; I must approve all final investment decisions.
- ⊙ All investments involve risk, and returns are not guaranteed.
- ⊙ I have received and understood CLP's disclosure statements.

Client Signature/s:

Date: _____

Client Signature/s:

Date: _____