

## Spicers Portfolio Management

### At a glance

- Established in 1987 with 22 years of financial planning experience
- A network of 45 advisers throughout New Zealand
- Spicers advise on more than NZ\$1.2 billion on our clients behalf
- Spicers look after more than 6000 clients
- Spicers operate independently, although are wholly owned by AXA Asia Pacific
- Trustee services are provided by New Zealand Guardian Trust

### Twenty two years of success

Spicers' is a leading New Zealand financial planning firm with a strong reputation for quality advice and

investment performance.

Established in 1987, we have a network of 45 qualified and experienced advisers throughout New Zealand and manage more than NZ\$1.2 billion on behalf of our clients.

We provide investment, retirement, tax, estate planning, risk management and asset protection solutions to thousands of people, families, charities and trusts to achieve their financial and lifestyle goals.

### Investment philosophy

Spicers offer flexible, diversified investment portfolios tailored to meet the current and ongoing needs of our clients.

Client funds are invested across a wide range of domestic and international assets (bonds, property, shares and cash) providing strong diversification and protection against market volatility.

## Spicers 投資組合管理

### Spicers 理財公司簡介

- 成立於 1987 年，擁有 22 年理財經驗；
- 擁有 45 名理財顧問，分佈在紐西蘭全國各地；
- 為客戶管理資產愈 12 億紐幣；
- 擁有 6000 多個客戶；
- 作為 AXA 安盛亞太控股有限公司下屬公司，獨立經營；
- 託管服務由紐西蘭監護人信託公司 New Zealand Guardian Trust 提供。

### 擁有 22 年的成功經驗

Spicers 作為紐西蘭首屈一指的理財公司，為客戶提供最佳的理財諮詢，投資業績卓越，口碑佳，聲譽好。

公司創建於 1987 年，現有 45 名合格且經驗豐富的理財顧問，分佈在全國各地，為客戶管理著超過 12 億紐幣的資產。

我們為數千個個人、家庭、慈善機構、信託公司提供投資、退休、稅務、遺產安排、風險管理及資產保護方案，協助他們實現財務目標，獲得所希望的生活方式。

### 投資理念

Spicers 理財公司為客戶量身定制靈活多樣的投資組合，滿足客戶當前和隨時變化的需求。

我們把客戶的資金投資于國內和國際各種不同的資產(證券、地產、股票、現金)上，通过创建多样化的投资组合免受市場波動的影響。

Our investment team (AXA Global Investors Limited) provides access to the global resources of more than 5,000 specialist investment and financial planning researchers. Money is invested in the best funds and is actively managed to optimise returns and minimise risk for clients.

### **The Spicers Approach**

The Spicers approach is to meet with a potential investor and ascertain what their individual needs are before making any recommendations. We believe that quality advice incorporating a robust planning process should be the foundation of any investment service provided.

The planning process starts with discussing what is important to clients. This may include achieving financial independence, growing capital, repaying the mortgage, educating children, supporting ageing parents - all while enjoying a good lifestyle. We then review the overall financial position now and how it might unfold in the years ahead.

Once we know what is important and how the financial position looks, we can then work with our clients to tailor a financial plan to help make it happen. Importantly, once we understand what is important to our client, we can then provide a specific recommendation on the type of investment portfolio to support the plan.

### **Quality advice**

Our advisers have a passion and commitment to providing the best possible service and investment outcomes for their clients.

They take the time to understand each client's personal circumstances and aspirations. They provide honest professional advice so clients can assess their options and make well informed decisions.

我們的投資管理團隊（安盛全球投資者有限公司）為客戶提供 5000 多個專業投資和理財研究人員的環球投資資源。我們把客戶的資金投資于最佳基金中，採用積極的方式管理客戶的資產，為客戶最大程度地獲取回報，降低風險。

### **服務方式**

Spicers 理財顧問首先和每一位潛在的投資者見面，在確定客戶的具體需求後再提出投資建議。我們堅信，最佳的理財諮詢結合穩健的理財規劃程序，應是任何投資管理服務的基礎。

理財規劃程序的第一步首先是與客戶討論對客戶而言最重要的是什麼。客戶的理財目標可以是實現財務獨立、增加資本、償還貸款、教育子女、資助父母，與此同時能享受高品質的生活方式。然後我們會評估客戶目前整體財務狀況以及幾年後可能呈現的財務狀況。

一旦我們瞭解了客戶的需求及財務狀況，我們就可以和客戶一起量身定制一個理財計畫，幫助他們完成這個計畫。最關鍵的是，一旦我們明白什麼對客戶來說是最重要的，我們就可以根據客戶的實際情況提供具體的投資組合方案，並協助客戶實施這個理財方案。

### **最佳的建議**

我們的理財顧問會以全情投入的精神竭誠為客戶提供最佳服務、取得最好的投資成果。

他們花時間瞭解每位客戶的具體情況和願望，提出誠懇而專業的建議，客戶權衡提出的理財方案，作出最明達的決定。

Because the personal situation and priorities of clients are likely to change over time, we regularly meet with our clients to review and adjust their financial plan and investments accordingly i.e. at least annually.

Our advisers meet the highest professional and ethical standards. They are regularly audited to ensure they comply with Spicers rigorous advice and investment processes. which exceed regulatory requirements. This philosophy has underpinned our service for more than 20 years and is one reason why we're successful today.

### **We operate independently with large scale backing**

Spicers delivers the benefits of tried and tested performance, excellent service and large scale backing from our shareholder AXA.

Our relationship with AXA provides clients with access to international best practice financial planning and investment expertise.

AXA is ranked among the top ten largest companies in the world and has a history that can be traced back to 1720. This means clients can be confident about the long term performance and security of their investments.

**If we can assist you in any way please call your local Spicers adviser Bryce Pratt – Certified Financial Planner - on 0800 102 100.**

Or email [Bryce.pratt@spicers.co.nz](mailto:Bryce.pratt@spicers.co.nz)

Alternatively for more information on Spicers you can visit our website at [www.spicers.co.nz](http://www.spicers.co.nz)

A disclosure statement is available on request and free of charge by contacting your local Spicers Adviser.

因為客戶本人的情況和理財重點有可能隨時變化，我們定期最少每年一次和客戶見面，審核他們的財務規劃和投資情況，按照具體需求作出相應調整。

我們的理財顧問達到了最高的專業和職業道德標準。他們定期接受審核，確保遵守 Spicers 嚴謹的諮詢和投資程序。這種優秀做法甚至超越了法規的要求。這是我們 20 多年理財服務的理念，是我們至今仍立於不敗之地的原因。

### **獨立經營，強大後盾**

Spicers 理財公司得益于我們的股東 AXA 安盛有限公司的千錘百煉的業績、高品質服務和大力支持，我們將獲得的這些益處回饋于客戶。

客戶通過我們和 AXA 安盛有限公司的聯繫獲得國際上通用的最佳理財和投資指導。

AXA 安盛有限公司位居全球十大公司之列，其歷史可追溯至 1720 年。這說明，客戶可以對其投資的長期業績和安全性充滿信心。

如果您需要任何幫助，想瞭解更多信息，請聯繫 Spicers 註冊理財顧問 Bryce Pratt 。

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欲索取免費信息披露聲明書，請聯繫當地的 Spicers 理財公司。