

**FACT SHEET**

# PREMIUM SERVICE

The Fisher Funds Premium Service is designed to provide affluent investors with solutions to the unique financial challenges they face. We understand the need for a high level of personal attention in the accumulation, preservation and protection of your wealth.

### It all starts with you

The cornerstone of our personalised Premium Service is your relationship manager, a dedicated Authorised Financial Adviser who becomes the link between you and the Fisher Funds team of investment specialists.

We take time to get to know you, your unique financial circumstances, your tolerance for risk and your investment goals — all the things that are really important to you.

### Personalised advice

Once we understand your needs and goals, we then craft your wealth management plan tailored specifically to you. Our advisers can give you confidence that your future plans are achievable, and if you are not on track, we can help put the right strategy in place (or come up with more reasonable goals).

### The importance of diversification

We strongly believe in the benefits of having a diversified investment portfolio. Each of the asset classes available through the Premium Service performs a specific role and together they can be used to create a diversified portfolio.

Diversification ensures you have a spread of investments and that no one asset class, market, or economy has an outsized negative effect in the event of anything going wrong.

The Premium Service Overview booklet provides more information on each of your investing options.

### 200 + years' investing expertise working for you

We have one of New Zealand's largest and most experienced investment teams. You benefit from experienced, informed decision making by seasoned professionals.

Full biographies of the entire Fisher Funds investment team can be found at [fisherfunds.co.nz](http://fisherfunds.co.nz)

#### Your Premium Service investment team



**Frank Jasper**  
Chief Investment Officer



**Mark Brighthouse**  
Chief Investment Strategist



**David McLeish**  
Senior Portfolio Manager  
— Fixed Interest



**Ashley Gardyne**  
Senior Portfolio Manager  
— International Shares

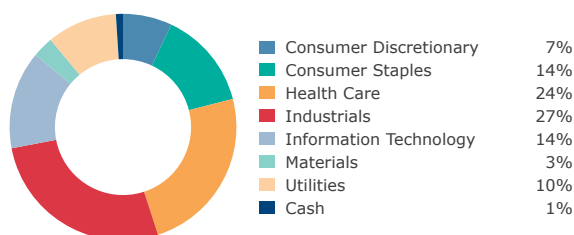


**Sam Dickie**  
Senior Portfolio Manager  
— New Zealand Shares  
— Property & Infrastructure

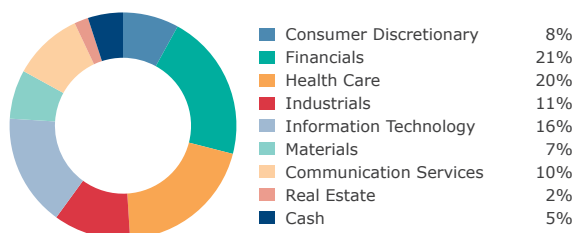
## Asset allocation

(as at 31 December 2018)

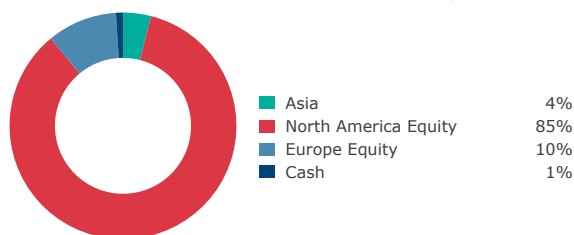
### Premium New Zealand Fund — sector allocation



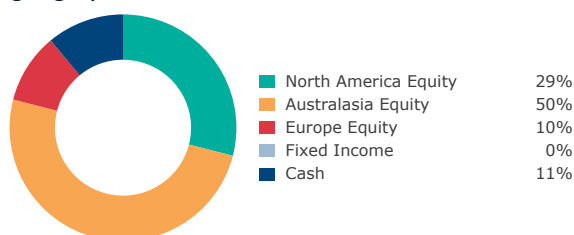
### Premium Australian Fund — sector allocation



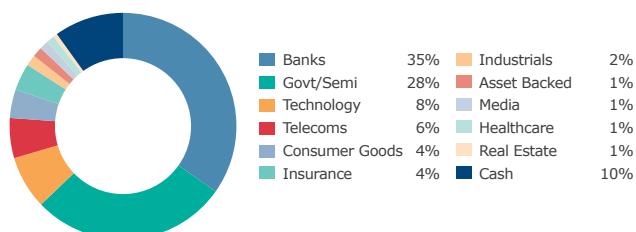
### Premium International Fund — geographic allocation



### Premium Property & Infrastructure Fund — geographic allocation



### Premium Income Fund — sector allocation



## Fund details

PIE registered	Yes
Management fee	1.00% p.a.
Performance fee	10% of excess returns over the relevant performance hurdle subject to a high water mark — no performance fee is payable for the Premium Income Fund
Entry fee	Nil
Exit fee	Nil
Minimum investment	\$300,000
Minimum additional investment	\$10,000
Regular savings plan	Yes
Distributions	No — however, regular withdrawals are available
Manager	Fisher Funds Management Ltd
Supervisor	Trustees Executors Ltd
Custodian	Trustees Executors Ltd

## Fund performance — returns

(after fees and before tax for the period ending 31/12/18)

Fund	3 mths	1 year	3 years*	5 years*	7 years*
Premium NZ	-7.4%	4.8%	12.0%	12.2%	15.8%
Premium Australian	-12.2%	-3.2%	5.1%	5.6%	8.1%
Premium International	-15.3%	-1.8%	6.1%	7.2%	9.6%
Premium Property & Infrastructure	-1.5%	6.6%	12.7%	12.4%	13.1%
Premium Income	0.4%	2.5%	3.5%		

\* Fund performance figures have been annualised where the performance period is more than one year.

For a copy of our product disclosure statement, visit our website [fisherfunds.co.nz](http://fisherfunds.co.nz) or phone 0508 FISHER (0508 347 437)

*Disclaimer: This Fund Fact Sheet has been designed as a summary to accompany the product disclosure statement for the Fund so we can provide up to date information. The information contained in this communication does not constitute an offer, an advertisement in respect of an offer or a proposal or an invitation to make an offer to sell, or a recommendation to subscribe for or purchase, any units or securities. No money is being sought and no applications for securities will be accepted or money received until each subscriber has received a product disclosure statement and a Disclosure Statement within New Zealand. The information and any opinions herein are based upon sources believed reliable, but the Company, its officers and directors make no representations as to its accuracy or completeness. All opinions reflect our judgment on the date of communication and are subject to change without notice. The information in this Fund Fact Sheet is not intended to be advice. Professional investment advice should be taken before making an investment. Past performance is not a reliable guide to future performance. This disclaimer must accompany any information regarding Fisher Funds or its products.*