Plan your future

Go for your goals and plan the financial future that you want.

Your starter roadmap to financial wellbeing.

MILFORD

We all know how quickly time flies. Before you know it, you're on the doorstep of retirement. Once you reach that point, there's a limit to how much you can do to alter your financial position.

That's why it's so important to think ahead and plan for the golden years to come or those added extras that pop up in life. And the sooner you start, the better placed you'll be!

This document is a workbook; a blend of practical information to guide your journey, and planning sheets you can complete as you define your goals and develop strategies to reach them. As you complete this, remember there are no right or wrong answers. Everything should be personalised to you.

The end result will be a roadmap to financial wellbeing and a plan for a financial future that you want. If you want professional help when it comes to finances, seek out a Financial Adviser. They will be able to offer you impartial and considered advice as you undertake this journey.

"A dream written down with a date becomes a goal. A goal broken down into steps becomes a plan. A plan backed by action becomes reality."

— Greg Reid

01

Where you are today

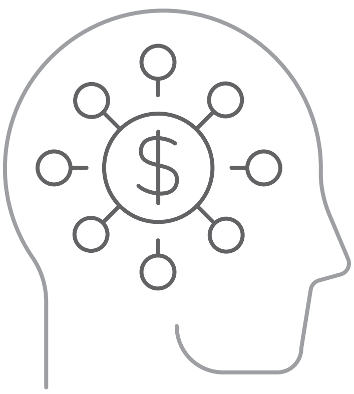
01 Where you are today

Your relationship with money

Understanding your beliefs and behaviours towards money helps you make informed choices. It allows you to identify potential biases, fears, or limitations that may hinder your financial progress.

By gaining awareness and developing a healthy relationship with money, you can make better decisions and build a more sustainable financial future.

Similar to being an introvert or an extrovert, our financial habits possess distinct personalities, ranging from controlled and practical to entrepreneurial and wishful. It's meant to help you be more aware of the drivers (both conscious and subconscious) behind your financial decision making.



WHAT'S YOUR MONEY PERSONALITY?

Scan to take the **Sorted Money Personality Quiz**

The Five Sorted Money Personalities

THE CONTEMPORARY

Contemporaries live for today, indulging in impulsive emotional spending and being generous despite budget constraints. They aim to increase financial resilience by paying off debt and building an emergency fund. Gaining financial confidence and knowledge can help them manage their money and build financial resilience.

THE ENTERPRISER

Confident and future-focused, the Enterpriser knows how to manage their money effectively. They make calculated spending choices, avoiding impulsive purchases. Learning about investing and long-term planning can help them make the most of their financial resources.

THE MINIMALIST

Cautious and frugal, the Minimalist prioritises long-term savings and financial security while avoiding impulsive or emotional spending. Confident in their saving ability, they are reluctant to take financial risks which can limit their potential for higher investment returns.

THE REALIST

Living in the present, the Realist values money highly, is vigilant about their finances, and prefers playing it safe even though they know there's potential for more. They are not as confident with their money handling, despite paying close attention to their financial situation. Encouraging appropriate investment risks can help them achieve their aspirational goals.

THE SOCIALITE

The Socialite is a confident and outgoing risk-taker who enjoys luxury and sharing experiences with others. They live for the moment and may be materialistic, prioritising fun over long-term planning. Caution is needed to avoid overspending and accumulating debt. Exploring active investment strategies can suit their high-risk tolerance, but building financial resilience remains crucial.

I am a ______________________________

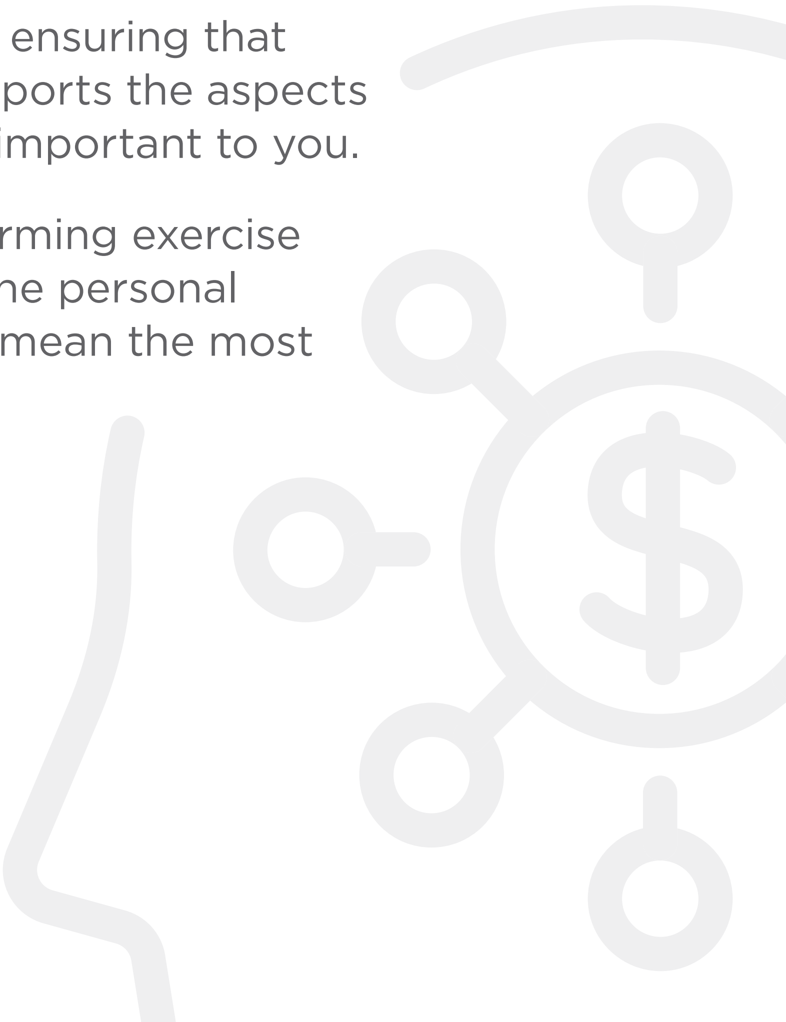
Keep your Money Personality in mind when you are making financial decisions or working out your appetite for risk when investing.

01 Where you are today

Defining your personal financial values

Being clear on what really matters to you is vital; it can help determine where you want to invest your time, money and energy. It enables you to identify what truly matters to you and allocate resources accordingly, ensuring that your financial plan supports the aspects of life which are most important to you.

The following brainstorming exercise will help you identify the personal financial values which mean the most to you.



1. WHAT FINANCIAL OR LIFE LESSONS HAVE BEEN THE MOST MEANINGFUL IN YOUR LIFE?

E.g. great decisions or mistakes made

2. WHAT/WHOSE FINANCIAL DECISIONS OR SITUATIONS HAVE INSPIRED YOU THE MOST?

E.g. family, friends or financial figures

3. WHAT MAKES YOU MAD/FRUSTRATED ABOUT YOUR FINANCES?

4. WHICH FINANCIAL ACCOMPLISHMENTS ARE YOU MOST PROUD OF (AND WHY)?

E.g. paid off student loan or stayed the course through market volatility

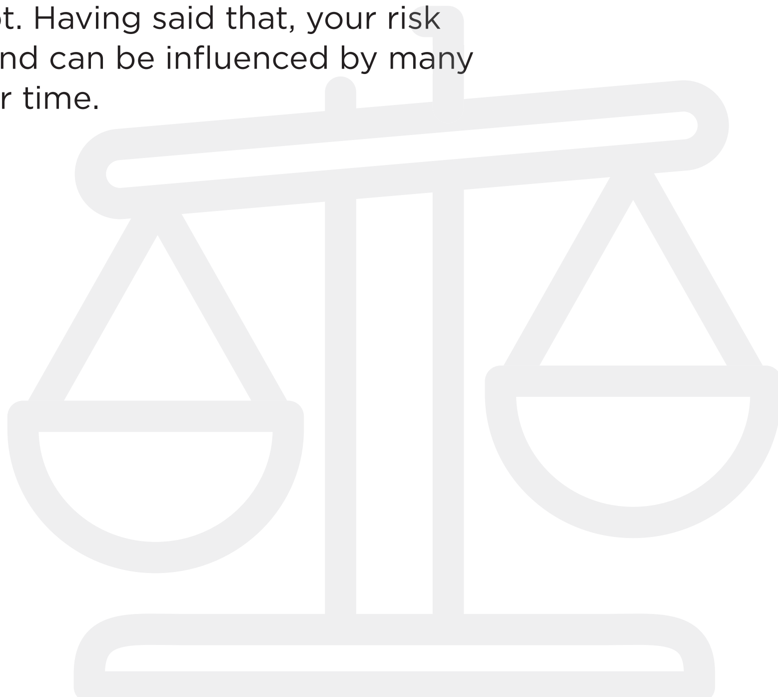
5. WHAT DOES YOUR IDEAL RETIREMENT/FUTURE LOOK LIKE?

01 Where you are today

Understanding your risk profile

Understanding your risk profile is essential when it comes to financial planning. Your risk profile is your willingness and ability to handle the potential fluctuations and volatility in the value of your investments. It helps you understand the level of risk you are comfortable with and guides your investment decisions.

Generally, the more time you have on your side, the more risk you can afford to accept. Having said that, your risk tolerance is unique to you and can be influenced by many factors and can change over time.



Read through the list below and tick the ones that resonate the most to you.

CONSERVATIVE INVESTOR

- ☐ You want to protect your capital and avoid big swings in the value of your investments.
- ☐ You prioritise stability over higher potential returns.
- ☐ You may need to rely on your investments to provide regular income

BALANCED INVESTOR

- ☐ You're comfortable with some fluctuations in the value of your investments.
- ☐ You're looking for a balance between potential returns and stability.
- ☐ You may need some income from your investments, but you also want your money to grow over time.

GROWTH INVESTOR

- ☐ You can handle ups and downs in your investments.
- ☐ You're willing to take on a higher level of risk because you're focused on long-term growth.
- ☐ You don't need immediate income from your investments.

AGGRESSIVE INVESTOR

- ☐ You're okay with seeing big ups and downs in your investments.
- ☐ You're willing to take on more risk because you believe in the potential for higher returns over the long term.
- ☐ You're not relying on your investments to provide income anytime soon.

My risk profile is ______________________

Remember, these are just general guidelines, and your risk profile may be a combination of these categories.

Milford has a range of tools that you may like to explore to assist you in this exercise. Our tools may help you to set and understand your financial goals as well as your appetite for risk when it comes to your money invested in Milford Funds. It's a great starting point to understand how the money you invest can grow based on what you put in and the profile of funds you are willing to invest in based on your comfort levels around risk. Give it a go!

Visit milfordasset.com/digital-advice-tools

WANT MORE INFO?

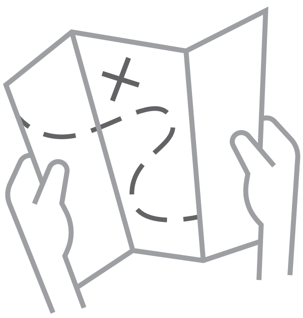
Try our Risk Profile tools to help you understand your appetite for risk.

01 Where you are today

Understanding your current position

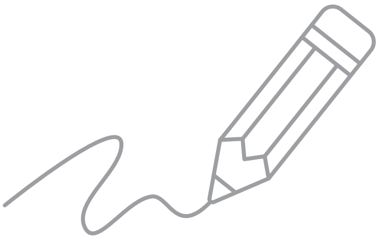
Before making a plan, you need to know your starting point. Defining your current position involves factoring in your current financial position, who you are and your values, your relationship with money, your risk appetitie and the amount of time you have to achieve your goals.

This will provide the clarity you need to develop a plan that aligns your personal objectives with your financial goals and that will act as a foundation upon which you can base your financial decision-making.



WANT MORE INFO?

New to budgeting? Try the **Sorted Budgeting tool.**



Assess your current financial situation

Begin by evaluating your current financial position. Take stock of your income, expenses, assets, liabilities, and savings. Understanding your cash flow, debt obligations, and net worth can help you budget and support you with your saving and investment goals.

INCOME

Monthly income from primary employment:

Monthly income from other sources:

Monthly income from investments:

TOTAL:

ASSETS

Savings:

Investments:

Kiwisaver:

Properties:

Vehicles:

Cash:

Other:

TOTAL:

LIABILITIES

Mortgage:

Debts:

Credit cards:

Loans:

TOTAL:

EXPENSES

Monthly rent/mortgage:

Monthly utilities (e.g. elecricity and gas):

Monthly phone, internet and streaming services:

Monthly groceries and food:

Monthly childcare:

Monthly transport:

Monthly entertainment costs:

Monthly insurances:

- Home:
- Contents:
- Vehicles:
- Health:
- Life:

Other:

Monthly healthcare (e.g. doctor, dentist and vet costs):

Monthly council rates and water rates:

Monthly personal expenses (e.g clothing and personal care):

Other:

TOTAL:

02

What you want to achieve

02 What you want to achieve

Defining your goals

Setting goals gives you something to work towards, helping you maintain focus and sustain momentum.

They are the first step to accomplishing the things that matter most to you.

Clarity & focus

Setting clear financial goals provides you with a sense of direction and purpose. It helps you define what you want to achieve financially and provides a roadmap for your actions.

Motivation & commitment

Goals serve as a source of inspiration and provide the drive to keep moving forward, especially during challenging times. When you have a clear target in mind, it becomes easier to make necessary sacrifices and maintain discipline in your financial decisions.

Setting priorities

Financial goals assist in prioritising your resources and financial decisions. They help you determine where to allocate your income, savings, and investments.

Tracking success

Goals enable you to review your financial performance and evaluate whether you're on track. Regularly assessing your progress against your goals allows you to make necessary adjustments and course corrections.

Making decisions

Financial goals act as a guide when faced with various choices, helping you assess whether a particular action or investment aligns with your desired outcomes. Goals provide a filter through which you can evaluate opportunities and make decisions that align with your long-term objectives.

Long-term vision

Setting financial goals encourages you to think beyond immediate gratification and consider your long-term financial wellbeing. It helps you envision the future you desire and take steps to achieve it.

02 What you want to achieve

Here are some goals you could look to set based on different life stages.

- Work through each decade (even if it has past) and tick the goals you are already achieving.
- Circle the things you want to achieve.

20's

Your 20's represent an opportunity to set yourself on the path to financial security. Now is the time to cash in on compound growth.

- [ ] Develop your financial skills and literacy
- [ ] Establish an emergency fund
- [ ] Open a KiwiSaver account (if you haven't already)
- [ ] Avoid consumer debt and pay off your credit card in full each month
- [ ] Learn how to budget...then start doing it!
- [ ] Set up a Will
- [ ] Set goals - e.g. saving for a house deposit

WANT MORE INFO?

Check out our **Investing through the Decades** brochure.

30's

Build on the base you've established, staying focused on your goals to set yourself up for the future.

- [ ] Start eliminating debt e.g. student loans, consumer debt, mortgage
- [ ] Invest!
- [ ] Save for children (if you choose to have any)
- [ ] Learn more about estate planning

40's

Broadening your investments can help you reap the rewards of your work to date while boosting your future retirement lifestyle.

- [ ] Continue to reduce your mortgage
- [ ] Grow and diversify your investment portfolio
- [ ] Review your KiwiSaver contributions
- [ ] Start money conversations with your children, if you have any.

50's

With retirement approaching, now's the time to protect the assets and investments you've worked so hard to accumulate.

- [ ] Plan for retirement e.g. how much do I need to have for retirement?
- [ ] Review your level of investment risk
- [ ] Diversify your investments
- [ ] Review your estate planning

60's and onwards

Enjoy the lifestyle you've earned while continuing to plan for whatever the future may hold.

- [ ] Firm up your retirement plans e.g. when do I want to retire, plans for retirement
- [ ] Complete a retirement budget
- [ ] Enjoy your retirement!
- [ ] Discuss long-term care with family
- [ ] Continue to review your risk appetite & investment mix
- [ ] Consider whether you wish to leave inheritances and/or charitable intentions

WRITE DOWN ANYTHING ELSE YOU WOULD LIKE TO ACHIEVE IN YOUR CURRENT OR FUTURE LIFE STAGES:

NOW

SHORT TERM

MEDIUM TERM

LONG TERM

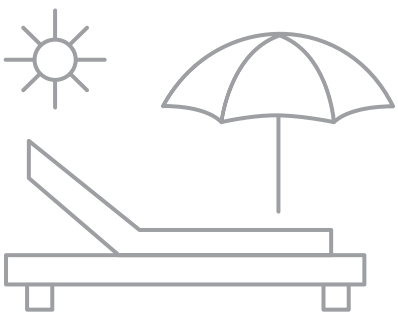
02 What you want to achieve

Picturing your retirement

Do you have plans for an action-packed retirement full of travel and adventure? Or is your vision for a simpler lifestyle?

Having a vision in mind for the golden years is a great place to start, so ask yourself whether you're looking for a 'no frills' lifestyle or more freedom to choose how you spend your time. This will help you understand how much money you're going to need each year.

And no matter how old you are now, whether you have decades before you are 65 or just a few years away, if you didn't start investing yesterday, the best time to start is today.

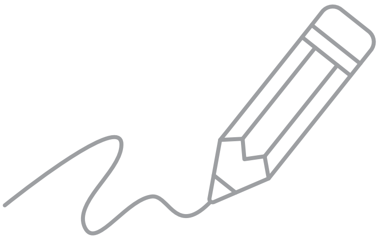


Use Milford's online Digital Advice tools to help picture your retirement.

Investment Funds

KiwiSaver

Sorted.org.nz also offers online advice tools to help you develop a plan that works for you.



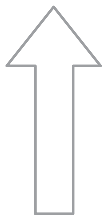
Massey University has set out Retirement Expenditure Guidelines to help you understand how much you might need when you retire.

The guidelines generally break down retirement expenses into various categories, such as housing, food, transportation, healthcare, recreation, utilities, clothing, insurance, and personal care. These guidelines have helped shape the three types of retirement living below. The below figures are based on a one-person household, in a metropolitan area. No Frills & Choices figures current as of February 2025.

I WOULD LIKE A RETIREMENT THAT IS:

☐ **NO FRILLS**
$35,768 a year

The Massey University Retirement Expenditure Guidelines suggest that a basic existence will cost a little over $35,000 annually.



☐ **CHOICES**
$39,976 a year

That same study predicts that someone living alone in a metropolitan area will need nearly $40,000 per annum to enjoy a retirement with some of life's little luxuries thrown in.

☐ **YOU DECIDE**

____

02 What you want to achieve

SMART Goals

It's not a new idea, but the concept of SMART goals is still relevant when it comes to your financial plan. If you base your goal-setting sessions around these five criteria, you'll end up with a clear plan and the best chance of success.

Specific

Succinct, well-defined goals will keep you focused, know exactly what you are working towards and help you to make the right decisions along the way.

Measurable

You've got to have a target to shoot for! By setting measurable steps you'll be able to track your success and see if your investment strategy is working.

Achievable

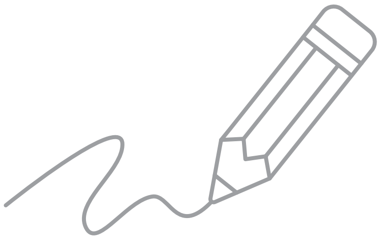
There's a fine line between 'dreaming big', and being unrealistic. By all means shoot for the stars – but remember, an impossible goal will be just that.

Relevant

If you want your goals to inspire action, they should mean something to you. So, while you're thinking about what you want to achieve, also consider why you want to achieve it. The values worksheet should help guide you here.

Time-bound

You want to achieve your goals in the foreseeable future, right? So, give yourself a start date (when you commit to action) and an end date (a target to keep you motivated and driven).



Okay, now it's time to set some SMART goals.

GOAL 1:

GOAL 2:

GOAL 3:

03 What you need to do to get there

03 What you need to do to get there

Strategies for success

Creating your roadmap to success.

Once you're clear about the goals you want to achieve it's time to make a plan to get there.

Develop a plan to achieve each goal

Once you have your goals defined, determine the strategies and actions required to achieve them. Break down each goal into smaller, actionable steps. For example, suppose your goal is to save for a house deposit. In that case, your strategies may include reducing expenses, increasing your savings rate, and exploring investment options.

Allocate resources

Determine how you will allocate your financial resources to support your goals. Consider factors such as your income, expenses, debt obligations, and savings capacity. Create a budget that aligns with your goals, ensuring that you allocate funds towards savings and investments while covering essential expenses and debt repayments.

Identify investment and saving opportunities

Evaluate various investment and saving options that can help you grow your wealth and achieve your goals. Consider factors such as risk tolerance, time horizon, and financial knowledge. Explore options such as KiwiSaver, superannuation schemes, shares, bonds, investment funds, real estate, and other investment opportunities.

Get started

Sometimes the most challenging part of planning is just getting started. So, seize the moment! Set aside some time, make yourself a cuppa, and get cracking! Begin by creating your roadmap for your SMART goals on the following worksheet.

WANT MORE INFO?

Visit **Sorted** to figure out what your steps need to be

SMART Goal #1:

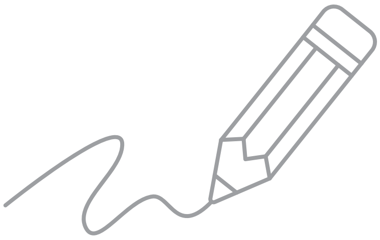
1. **HOW MUCH MONEY WILL I NEED TO REACH MY GOAL?**

2. **WHAT STEPS DO I NEED TO TAKE TO ACHIEVE MY GOAL?**

3. **HOW MUCH WILL I NEED TO SAVE EACH YEAR FROM NOW TO REACH MY GOAL?**

4. **WHAT IMMEDIATE STEPS CAN I TAKE TO START SAVING?**

5. **WHAT LONG-TERM STRATEGIES WILL HELP ME REACH MY TARGET?**



SMART Goal #2:

1. **HOW MUCH MONEY WILL I NEED TO REACH MY GOAL?**

2. **WHAT STEPS DO I NEED TO TAKE TO ACHIEVE MY GOAL?**

3. **HOW MUCH WILL I NEED TO SAVE EACH YEAR FROM NOW TO REACH MY GOAL?**

4. **WHAT IMMEDIATE STEPS CAN I TAKE TO START SAVING?**

5. **WHAT LONG-TERM STRATEGIES WILL HELP ME REACH MY TARGET?**

SMART Goal #3:

1. **HOW MUCH MONEY WILL I NEED TO REACH MY GOAL?**

2. **WHAT STEPS DO I NEED TO TAKE TO ACHIEVE MY GOAL?**

3. **HOW MUCH WILL I NEED TO SAVE EACH YEAR FROM NOW TO REACH MY GOAL?**

4. **WHAT IMMEDIATE STEPS CAN I TAKE TO START SAVING?**

5. **WHAT LONG-TERM STRATEGIES WILL HELP ME REACH MY TARGET?**

03 What you need to do to get there

Staying on track

Mindset

Consistency and discipline are key to the successful implementation of your financial plan. Stay committed to your goals, remain focused on the actions required, and avoid impulsive financial decisions. Regularly remind yourself of your long-term objectives and the benefits of staying on track.

Seek professional advice

As you accumulate wealth you might consider consulting with a financial adviser or planner to assist you in creating and implementing your roadmap. A professional can provide expertise, objective guidance and help optimise your financial plan based on your unique circumstances and goals.

Monitor & review

Regularly monitor and review your progress towards your goals. Track your income, expenses, savings, and investment performance. Review your financial plan annually or whenever significant life changes occur and assess whether you're on track to achieve your goals or if adjustments are necessary.

Remember that life is dynamic, and circumstances may change. Be prepared to make course corrections and adapt your plan as you progress and encounter new opportunities or challenges.

Most importantly, just start!

The sooner you plot a course, the sooner you'll reach your destination!

04

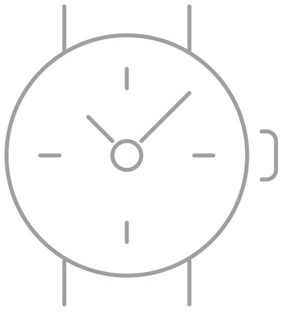
Planning for the unexpected

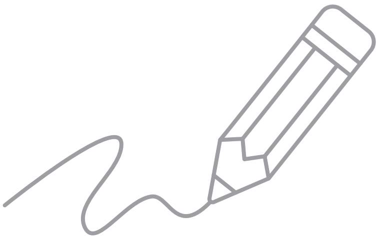
04 Planning for the unexpected

Safeguard your finances & secure your legacy

Now that you have a plan for the expected, it's also worth thinking about your plan for the unexpected. In times of trauma and high emotion, it can be more difficult to recall and locate your financial information.

Having a detailed list of your important information, key details and where that information lives, can help relieve the stress on your family in an already upsetting time.
It can also ensure that in the event of sudden illness, or following your passing, your wishes are followed.





The following is a list of some important personal details you should consider keeping accessible to trusted individuals in case you ever need to share them. Since this information is sensitive, **make sure to write it down and store it securely.**

PERSONAL INFORMATION

- [ ] Full legal name and date of birth.
- [ ] Contact information, including addresses, phone numbers, and email addresses.
- [ ] Passport and Driver Licence numbers and where they are kept
- [ ] Birth and Marriage Certificates and where they are kept
- [ ] Names and contact details of close family members and friends.

FINANCIAL INFORMATION

- [ ] List of financial accounts, including bank accounts, KiwiSaver account, Investment Funds and insurance policies. Include the account numbers, company and relevant contact information.
- [ ] Details of outstanding debts, such as mortgages, personal loans and credit cards.

DIGITAL ASSETS

- [ ] Instructions on how to access digital assets, such as photos, videos, or important documents stored electronically.
- [ ] Information about any recurring subscriptions or automatic payments that need to be cancelled.

PROPERTY AND ASSETS

- [ ] Documentation related to real estate, including mortgage details.
- [ ] Information about other significant assets, such as vehicles, jewellery or artwork.

INSURANCE POLICIES

- [ ] Provide details of life insurance policies, including policy numbers and contact information for the insurance companies.
- [ ] Include information about other types of insurance policies you may have, such as health or life insurance.

PROFESSIONAL ADVISERS

- [ ] Contact information for your lawyer, accountant, financial adviser, and any other professionals who have been involved in managing your affairs. Include their names, phone numbers, and email addresses.

FUNERAL & BURIAL WISHES

- [ ] Provide information about the location of important legal documents, such as your will, trust documents, enduring powers of attorney, and healthcare directives.

04 Planning for the unexpected

What ifs…

This booklet is designed to help you plan your future and build your wealth – however part of planning is planning for the unexpected and protecting your wealth. As always, seek advice from a professional.

What if I lose my job?

Your earning ability is one of your greatest assets. To keep life on track (for any unexpected things that arise) everyone should have an emergency fund with ideally the equivalent of 3-6 months expenses saved.

Income protection or mortgage protection insurance are other options for making sure that you can still pay the bills if you are out of work.

What if I die?

Anyone with assets over $15,000 should have a Will. A Will means that there is a person or people in charge of making sure that your wishes are carried out if you pass away – for example particular gifts to be made, appointment of guardians and ensuring that your assets are distributed as you wish. Without a Will your assets will be frozen until an administrator is appointed by the court (which can take some time).

What if I can't make decisions or if I am sick?

If you become incapacitated and are unable to make financial decisions for yourself, your Will does not take effect (as you have not died). To ensure that your finances can be taken care of even if you can't make decisions, you should have an Enduring Power of Attorney (in relation to Property) in place. This document will allow you to appoint a person or people to be able to act on your behalf if you are incapacitated or even just overseas and unable to sign documents. Enduring Powers of Attorney cease on death and your Will then takes effect.

You may also wish to consider trauma or serious illness insurance to help meet your expenses if you become ill, and medical insurance for treatment costs. As you get older continue to review the excess on your insurances to help maintain medical insurance affordability.

04 Planning for the unexpected

What if something bad happens?

Having the right insurance in place is also part of protecting your assets – including your valuable income earning asset – you! Having insurance in place to protect against loss of your home, possessions, your income, or life should all be considered and expert advice taken to ensure you have the right insurance cover in place.

What if my relationship ends?

If you are married, in a civil union partnership or in a de facto relationship, even if you are a same-sex couple, and your relationship ends by separation or because one of you dies, you will be affected by the Property (Relationships) Act (the PRA). Discussing at the start of a relationship how you should divide property if you break up may seem untrusting, but anyone who is in a relationship now or who enters a new relationship should give the PRA careful thought. Advice should be sought if you receive an inheritance or windfall, as this can easily become relationship property. Seek legal advice to help ensure that your assets, including an inheritance or windfall you receive is protected, and consider a Property Sharing Agreement (section 21 agreement under the PRA).

Overall, it is important to ensure that you look after your finances – ensuring that if anything unexpected happens that it does not derail your financial future.

Knowledge is power

Continuously enhance your financial knowledge and skills with the Milford Investor Centre and OnTrack podcasts.

Stay informed about personal finance topics, investment strategies, and market trends. This knowledge empowers you to make informed decisions and take proactive steps towards achieving your financial goals.

Also look out for our Kickstart Your KiwiSaver events around the country – a breakfast event with a range of tips to help you maximise your KiwiSaver.

RESOURCES & LINKS

- Sorted.org.nz
- Sorted Budgeting Tool
- Milford's Digital Advice Tool for Investment Funds
- Milford's OnTrack Podcast Channel
- Sorted Money Personality Quiz
- Milford's Digital Advice Tool for KiwiSaver
- Milford's Investing Through the Decades brochure
- Milford's Jargon Buster/Investment Terms Dictionary
- Milford's Investor Centre

The information in this document was put together by Milford Financial Advisers:

Nicky Reid
Financial Adviser

Nicky joined Private Wealth as an Adviser in June 2018 after initially joining Milford in January 2015. Prior to Milford, Nicky held financial planning (paraplanning), investment management advice, estate planning advice and trust management roles over a 17-year career at BNZ Private Bank, Perpetual Trust and Public Trust.

Nicky graduated from the University of Canterbury with a Bachelor of Arts majoring in Psychology in 2000, and in addition to practical expertise with trusts and estates, holds the New Zealand Certificate in Financial Services (Level 5) and the Graduate Diploma in Business Studies (Personal Financial Planning) from Massey University.

Nicky is forty-something and through her career has helped her clients grow and protect their assets, and feels passionately about ensuring clients have all the information and help they need to have the fantastic financial future they deserve.

Michal Denz
Financial Adviser

Michal is a Private Wealth Adviser with Milford, having joined the firm in 2016, following 11 years in the banking industry in New Zealand and the UK, where she is originally from.

Michal's role is to provide tailored advice to a range of clients on their investment portfolios and provide a friendly and personalised service. Michal holds the New Zealand Certificate in Financial Services (Level 5) and is studying towards a Graduate Diploma in Business, specialising in Personal Financial Planning with Massey University.

Michal is a thirty-something first-time mum, who has recently returned to full time work following a year away on maternity leave. She understands first hand, the challenges of preparing yourself financially for an extended period out of paid employment, whilst balancing the desire to continue investing for her and her family's future.

Information for this brochure has been sourced from the following references:

- https://milfordasset.com/wp-content/uploads/2023/06/Milford-Investing-Through-the-Decades-June-2023.pdf
- https://milfordasset.com/wp-content/uploads/2023/02/Milford-International-Womens-Day-Brochure.pdf
- https://milfordasset.com.au/financial-advice-reimagined-whitepaper/
- 'Planning for the unexpected' section is information provided by GRIDLife
- Massey University New Zealand Retirement Expenditure Guidelines 2023

This brochure is intended to provide general information only.

The information presented does not take into account the investment objectives, financial situation and advisory needs of any particular person, nor does the information provided constitute investment or financial advice.

Under no circumstances should investments be based solely on the information provided. Milford presentations are intended to be informative and to provide educational information only. Please be aware that investing involves the risk of capital loss.

Should you require financial advice you should always speak to a Financial Adviser.

The disclosure statements of all Milford Advisers are available on request and free of charge. Milford Funds Limited is the Issuer of the Milford KiwiSaver Plan and the Milford Investment Funds. Please read the relevant Milford Product Disclosure Statement at milfordasset.com

WE HAVE AN OFFICE NEAR YOU

Auckland	Cambridge	Tauranga	Havelock North
Wellington	Christchurch	Wānaka	

CONTACT US

milfordasset.com
0800 662 345
info@milfordasset.com

MILFORD