



# Kōrero Haumitanga

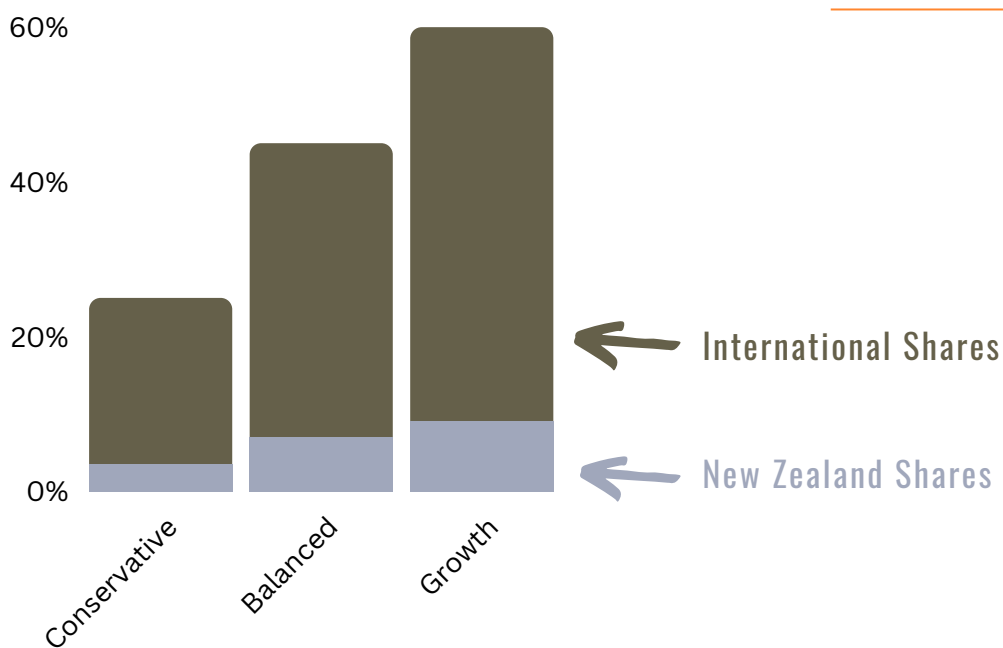


## The world's our oyster

BY SARAH DELANY

We often get asked about whether we invest in New Zealand companies. Rest assured, all of our portfolios are invested in over 40 New Zealand companies that are listed on the New Zealand Stock Exchange.

But investing overseas is important too. That's why our portfolios contain more international shares than New Zealand shares. Have a look at our main portfolios, and how much is allocated to each.



## Newsletter Highlights

WHY WE INVEST  
INTERNATIONALLY

ALLOCATION TO NZ  
AND INTERNATIONAL  
SHARES

## International companies are part of our everyday life. Let's look at your day...

### You turn your heater on...



Chances are its a Mitsubishi, they are one of the largest heat pump providers in New Zealand. It's Japan's largest trading company **employing over 145,000 employees worldwide.**

### You check your phone....



It's probably an iphone. **1.2 billion people use an apple product every day.** The Apple company is so big, there are only 7 countries in the world who have a Gross Domestic Product bigger than Apple. Its' the largest technology company in the world.

### You eat lunch....



If its McDonalds, **you are joining 69 million other customers today.** They receive revenue not only from their restaurants but from rent, royalties, and franchisee payments. They are the second biggest private employer in the world (after Walmart)

### You Shower....



You will probably be using a Unilever product such as Dove, Lifebuoy, Sunsilk, Lux, Sunlight or Rexona. Unilever produce food, condiments, baby food, soft drinks, cleaning products, pet food and tea to name just a few. **3.4 billion people use a unilever product daily.**

These are just a few examples of how international companies are a part of our every day. As we are consumers of these international companies' products and services, we think it makes sense to become investors as well, by buying shares and owning a piece of the company.

As shareholders, we share in the successes, the growth in value and get an income. However, we need to tolerate any ups and downs in value that may come from economic conditions, or the company's performance. The gains and risks are all part of being a shareholder.

If you have any questions regarding your portfolio, please don't hesitate to contact your adviser. We are always available to answer any queries about your investment.

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