



**BRITANNIA**  
Financial Services Ltd

# MONEY *matters* | BRITANNIA



DEC 2017

## A classic Kiwi Christmas!



We would like to take this opportunity to say thank you for trusting Britannia to manage your retirement savings, and to wish you all the best for your upcoming Kiwi Christmas. For those of us who are still adjusting to celebrating Christmas in summer we thought we'd help you along with some summer essentials:

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**The native Pohutukawa tree** (*Metrosideros excelsa*) is the traditional New Zealand Christmas tree. You'll see the beautiful crimson flower emblazoned across Christmas paraphernalia from cards to wrapping paper and tree decorations. These trees have a lifespan of up to 100 years and are found all over New Zealand. Look out for the melodic native birds feeding on its nectar – kaka, tui and bellbirds..

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Those who've forged new family traditions can be found at the beach on Christmas Day **barbecuing sausages** and **playing cricket**. Despite the heat many Kiwis still enjoy a Christmas roast with all the trimmings. Also popular on the Christmas menu is the meringue-based dessert called **pavlova** which you'll typically find garnished with kiwifruit.

The classic **Kiwi summer holiday** is all about being near the water - whether it's a beach, lake or river. An interesting study by Spark showed that of the more-than-a-million Kiwis who left their local city during summer, their preferred destination was less than 3 hours' drive from their home.

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**Jandals** are the summer footwear of choice in NZ. In fact they are so popular they are considered a Kiwi icon – you'll find that some people wear them all year round and there's even a National Jandal Day which is held in support of Surf Life Saving New Zealand.

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When the festivities are over you might want to think about reviewing your financial plan to make sure you're still on track for the retirement you want. The New Year is often a good time to re-focus on financial goals and it's worth setting aside some time to talk to your adviser.

In the meantime, we wish you all a safe and happy Christmas.

*The team at Britannia.*

## Meet Emma Johnson



We would like to introduce you to Emma Johnson who is one of New Zealand's most recent UK migrants, one of 7,500 Brits who arrived here on work visas in the 12 months to June.\*

Emma won a competition we ran earlier in the year scoring herself a flight to New Zealand. When she found out she'd won her first thought was "This is fate – I'm meant to be there!" Fate or not, Emma was on the plane the following week and hasn't looked back since.

*"I love this part of the world – the lifestyle, people, climate – it's just very relaxed here, and feels safe too."*

Although Emma is adamant she's in NZ for good, she's kept her house in the UK for now so she can keep her options open, and that includes transferring her pension too.

*"I'll be picking up the phone to Britannia as soon as I've made the decision to be in NZ for good."*

### A snapshot of Brits coming to New Zealand\*

- Migrant arrivals totalled 131,400 up 5% from the previous year.
- 12% or around 15,000 people came from the UK.
- The UK contributed the most people arriving on work visas
- Around half of all migrants intend to settle in the Auckland region with 11% in the Canterbury region and 9% in the Wellington region.

(\*Source: Statistics New Zealand, for the year ended June 2017)

If you know anyone who has recently made the move to NZ from the UK we'd love to hear from them. Tell them to mention your name and if they end up transferring their pension we'll give you \$250 as a thank you! **Give us a call on 0800 28 28 33 or email us at [team@opt-ltd.co.nz](mailto:team@opt-ltd.co.nz)**

## Meet Gareth Grey

In this issue of *Money Matters* we are delighted to introduce you to Britannia adviser Gareth Grey (also known fondly as GG!).

Gareth is an Authorised Financial Adviser (AFA) and looks after many Britannia clients who have transferred their pensions to New Zealand. Whilst Gareth is a whiz when it comes to pension transfers he's also a highly regarded financial planner and works with his clients to put financial plans in place that include everything from insurance through to investments and retirement planning.

As a former Brit Gareth has a lot in common with many of his clients, having moved to NZ with his wife Karen in 2005. Well liked by all, he's a genuine face-to-face operator and has received many client referrals from Nelson to Kaitia. He's also well-known for his professional approach and is meticulous in his information gathering, reporting and recommendations.



Gareth's career began in the tourism industry where he honed his people and management skills before moving into finance which was a lifelong ambition. Working for a major bank he progressed through the ranks in differing roles and locations in Southern and South West England.

### We put some quick fire questions to Gareth:

#### What do you like most about NZ?

The great outdoors and safe environment.

#### What do you miss about the UK?

Oldie English pubs and warm beer.

#### What are your hobbies?

Tramping and paddle boarding.

#### What's next on your bucket list?

When I turn 50 I'm going to take a flight in a glider along the Southern Alps.

#### What do you enjoy most about your job?

Exceeding client expectations.

Gareth Grey's Disclosure Statement is available on request and free of charge. The Product Disclosure Statement for the Britannia Retirement Scheme is available from Britannia Financial Services Limited at [britanniaonline.com](http://britanniaonline.com)

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