

# MONEY *matters* | BY BRITANNIA

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## IS THE GRASS GREENER?

*Not long ago we sent out a survey to our investors about life in NZ. Here's what you told us.*

Firstly, thanks to everyone who took part in the survey – we really appreciate it! We were able to collect some valuable information including an insight into how many of you have adapted to life in New Zealand – the good and the bad.

'Life in NZ is good' was the overall message with over 85% of respondents describing themselves as happy, thanks mainly to this country being safe, a great place to bring up kids, promoting a good lifestyle and, well, pretty much everything!

Other common themes included: open spaces, great weather (although not lately right?), beautiful scenery, friendly people, smaller population, laidback, less pressure to conform and the list goes on. A couple of quotes:

*"I enjoy the sense of freedom, less traffic and people. Great places to visit."*

*"Lifestyle, work balance and a great place to raise children."*

Top of things missed from home were unsurprisingly – family & friends, "English Ale, cheese, and pork pies," as well as culture, history and ease of travel. That said, very few of you saw yourselves moving back to the UK in the future – a real tick for New Zealand.

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When we asked those surveyed how much money they wanted in retirement two thirds of those who replied said they wanted an annual income of \$50,000 or more. After state super that would mean a couple retiring with a lump sum of over \$400,000, which begs the question – how well placed are you?

The survey indicated less than half of people are happy with their current financial plan for retirement – so if you're worried about how you are going to reach your retirement goals we encourage you to talk to your financial adviser as soon as possible.

Make sure you reach those greener pastures and get the most out of retirement that your situation allows!

On a side note – it was good news too for Britannia, with the huge majority of you saying you would be happy to refer us to fellow Brits – so again, thanks! We know there's always room for improvement so please get in touch with any feedback or suggestions at [team@opt-ltd.co.nz](mailto:team@opt-ltd.co.nz). We'd love to hear from you.

## LOVELY JUBBLY!

*Please give a warm welcome to Simon Denton, the new face of Britannia ads.*

A Londoner by birth, Simon first visited New Zealand in April 2000 and was blown away by the amazing scenery and friendly locals. "By the time I left I knew I'd be coming back," he says. And so he did, just six months later, this time for good. He hasn't looked back since.

"I just love the top of the South Island – Abel Tasman Park, all that. Biking, tramping, fishing, the whole country is fantastic. Sometimes I spend whole weekends camping at Muriwai Beach west of Auckland. Catch my own dinner. Fantastic."

Having worked for years in the UK financial markets, Simon knew a good thing when he saw one, so he also transferred his UK pension through Britannia. "No jargon, it was flawless for me. Easiest thing I've ever done," he adds.

A Britannia fan with financial nous, Simon is the perfect ambassador for Britannia. He enjoyed the latest film and photo



shoot too. "They're a great bunch of people. I was originally the voice of Dudley the bulldog, so I guess this is kind of a promotion!"

Welcome Simon - we look forward to seeing plenty of you over the coming months.

## BREXIT BLUES?

*How might current world uncertainty - especially in the UK - affect your investments?*

History always throws out surprises. The UK election result earlier this year was a good example, and as for how Brexit negotiations will pan out, well, it seems to be anyone's guess just now. Kate Adie for those who remember the BBC News and who visited New Zealand recently said that privately even members of the UK government had no good idea what would happen.

As usual, the general commentary is that financial markets don't like uncertainty and clearly the UK currently has that in droves. So what points are there to be taken away for investors with an eye on the UK here in New Zealand? Well, for us at Britannia there are two main messages.

Firstly, the Britannia Schemes are invested with professional fund managers and the investment strategy is designed to provide solid returns into the future.

Secondly, markets have always gone up and down which means your investment with Britannia will do the same. Many factors will determine these movements and most are beyond our control. In New Zealand, we have an election coming up soon, the outcome and impact of which is uncertain.

But with good management, history tells us that regardless of what events happen in the short term, a balanced and well managed investment will usually go up in the long run.

If you are worried about the level of up's and more importantly down's that could happen to your investment, again speak with your financial adviser or contact us at [team@opt-ltd.co.nz](mailto:team@opt-ltd.co.nz) and ask for a self-assessment questionnaire so you can check your own attitude to financial risk.

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Our Authorised Financial Adviser Disclosure Statements are available on request and free of charge. Call 0800 28 28 33.

A Product Disclosure Statement for the Britannia Retirement Scheme is available from Britannia Financial Services Ltd at [www.britanniaonline.com](http://www.britanniaonline.com)



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