



INDEPENDENT KIWISAVER ADVICE

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Financial Adviser 

About Venture

As a proudly 100% Kiwi-owned company, we're dedicated to protecting, preserving, and growing your wealth with clarity, care, and expertise.

Financial advice should feel simple, personal, and empowering. At Venture, we bring together insurance, wealth, and mortgage expertise under one roof, helping you protect what matters, grow with purpose, and plan your next move with confidence.

We make KiwiSaver simple, clear advice, no jargon, and a focus on growing your retirement savings.

We help make sure you're in the right KiwiSaver fund, contributing the right amount, and invested with quality managers.

Using research and a disciplined investment approach, we build diversified portfolios designed to grow your wealth over time.

We spend hundreds of hours understanding the KiwiSaver market, we do the work so you don't have to - your trusted partner.



How we help

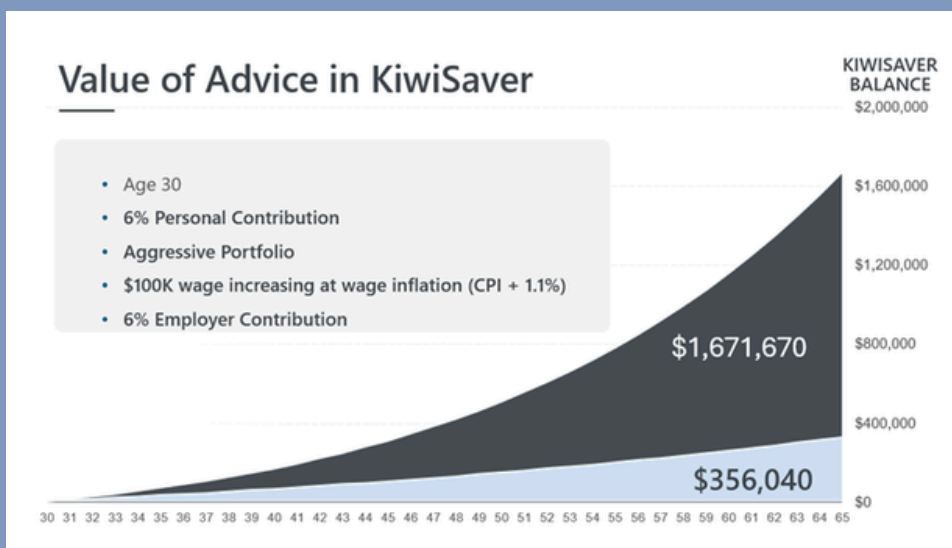
Your KiwiSaver Healthcheck:

1. Check you're in the right risk profile
2. Check you are using the best fund according to your risk profile
3. Make sure you're contributing the right amount
4. Monitor your investment, keep you in the top funds
5. Keep you invested through market ups and downs

Where you could be heading



How a few financial decisions can help....



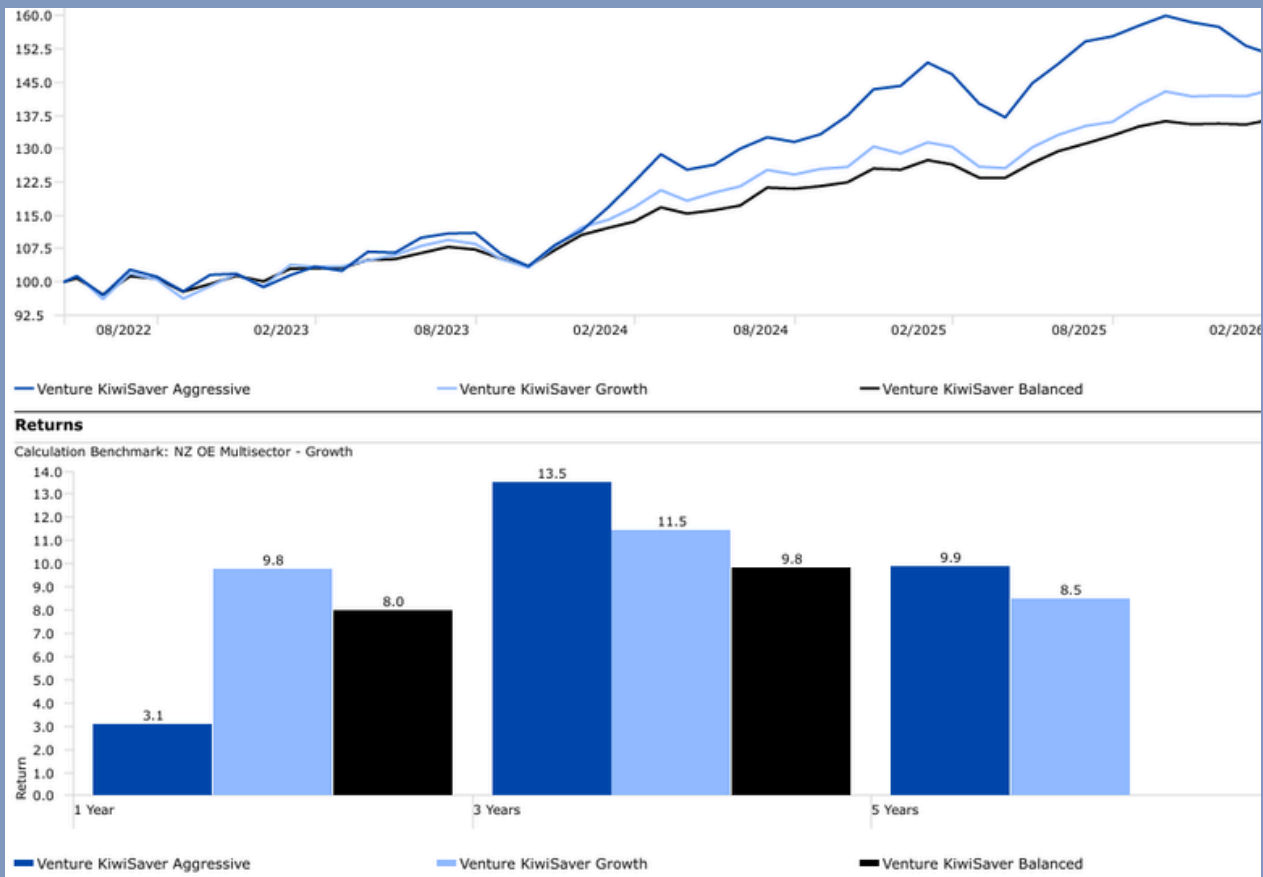
Our KiwiSaver Solution

How We Choose Your KiwiSaver Investments

At Venture, our goal is simple: to make sure your KiwiSaver is invested with high-quality managers who have the best chance of delivering strong long-term results.

We use professional research tools, including Morningstar, to analyse KiwiSaver providers across the New Zealand market. From this research, we identify a shortlist of high-quality funds that meet our standards for diversification, management quality, and long-term performance. If we recommend moving your KiwiSaver to a new provider, it is because your current fund does not meet our research criteria or does not rank among the top options available. Choosing the right fund can make a significant difference to your retirement savings over time.

Below is an example of our Model Portfolio's that we can implement for our clients, utilising some of the best KiwiSaver providers.



Our Due Diligence

Our Research Framework – The 5 P's

To assess KiwiSaver providers, we use a structured framework known as the 5 P's. This helps us evaluate the key factors that drive long-term investment success.

People

The experience and capability of the investment team managing the fund. Strong teams with clear decision-making processes are more likely to deliver consistent results.

Parent

The quality and culture of the organisation behind the fund. We prefer firms that prioritise investors, manage risk well, and have strong governance.

Process

The investment strategy used by the manager. We look for a clear, disciplined, and repeatable process that explains how the fund selects investments and builds portfolios.

Performance

We analyse long-term performance and risk patterns to understand how a fund has behaved across different market environments. While past performance isn't a guarantee of the future, it helps us assess whether a manager's process has worked over time.

Price

Fees matter. We evaluate whether the fees charged are reasonable relative to the value provided and focus on returns after fees, which is what ultimately matters for investors.

Ongoing Monitoring

Our work doesn't stop once a fund is selected.

Each KiwiSaver provider we recommend is continuously monitored. We review funds regularly and reassess them annually to ensure they continue to meet our standards.

If a fund changes, underperforms, or no longer meets our criteria, we review alternatives and may recommend a change.

The goal is simple:

To ensure your KiwiSaver remains invested with high-quality managers who give you the best chance of building a larger retirement balance over time.



Book a KiwiSaver review

What Happens Next

1. KiwiSaver Review – We analyse your current fund, fees and performance
2. Recommendation – We present the best strategy for your situation
3. Implementation – We manage the switch and setup
4. Ongoing Monitoring – Your KiwiSaver is reviewed every year

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 **Let's Talk**

Real Advice, Real People



Disclaimer

This document is provided for general information purposes only and does not constitute personalised financial advice. Any investment decisions should be made based on your individual objectives, financial situation, and needs. We recommend seeking tailored advice before acting on any information contained in this document.

All investments carry risk. Returns are not guaranteed, and past performance is not a reliable indicator of future performance. The value of investments may go up or down, and you may receive less than your original investment.

While every effort has been made to ensure the accuracy of the information provided, no liability is accepted for any errors or omissions.



Real Advice, Real People