

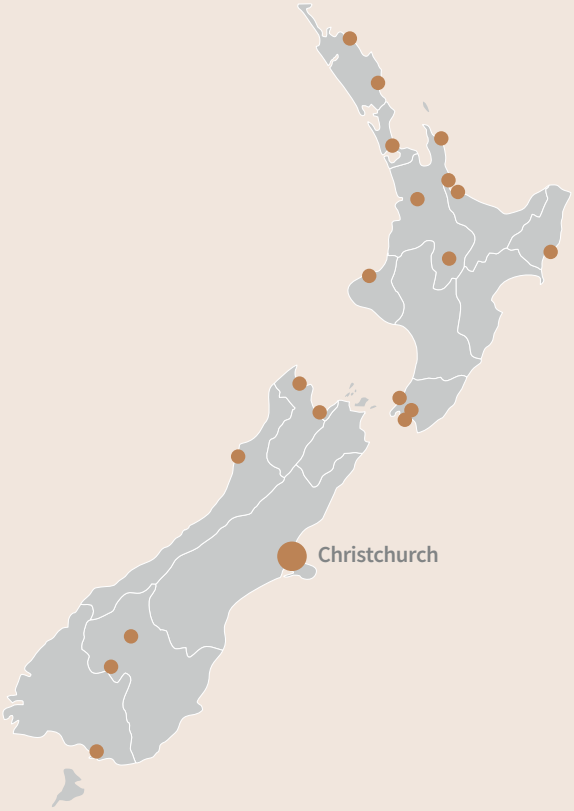
CAMBRIDGE PARTNERS

FINANCIAL ADVICE | WEALTH MANAGEMENT

Investing for US Citizens living in New Zealand



Who is Cambridge Partners?



Cambridge Partners is one of New Zealand's leading fee-only financial advice and wealth management firms based in Ōtautahi Christchurch. We have been in business since 1994, and have over 15 years of experience working with US citizens living throughout New Zealand and overseas.

The three core elements of our service are:

Personalised financial advice and planning

Evidence-based, tax-efficient investment portfolios

Ongoing portfolio management and support



The US is one of the few countries that base tax obligations on citizenship status rather than residency.

We specialise in helping clients navigate the risks and complexities associated with managing their investments across two tax jurisdictions.

The pinpoints on the map depict some of the locations of our U.S. clients, highlighting our global reach.



Personalised financial advice and planning

We work with our clients to develop a financial plan that provides recommendations for efficiently structuring and managing their financial affairs going forward. We then partner with our clients to provide ongoing advice support, and regular reviews of the financial plan.



Common pain points for US citizens include:

- Access to investment accounts after leaving the US.
- Access to, and ongoing management of, US retirement accounts, including 401Ks, and Individual Retirement Accounts (IRA's).
- Optimal draw-down strategies for retirement savings.
- How to invest without being captured by the punitive US Passive Foreign Investment Company (PFIC) rules.
- Understanding the interaction between US Social Security and NZ Super and how to maximise lifetime benefits.
- The implications of joining KiwiSaver as a US citizen and the options available to minimise tax and compliance costs.

We also work alongside other professionals, such as tax accountants and lawyers, where required.



Evidence-based, tax-efficient investments

Cambridge Partners uses academically researched, evidence-based investment strategies to ensure that the guesswork is removed and our clients have the best chance of success. Our advisers work with clients to create a portfolio designed to suit their circumstances. We can also manage US retirement accounts on behalf of our clients.



Our investment solutions for US citizens incorporate:

Asset Allocation Approach: We assess each client's risk and return objectives to determine the most appropriate balance between growth assets and defensive assets across NZ and US custodial platforms.

Tax-efficient portfolios: Our US client portfolios are designed to manage the US PFIC and capital gains regimes while also managing NZ tax obligations, particularly regarding NZ FIFs (Foreign Investment Funds).

ESG investing: We offer portfolio options that consider Environmental, Social, and Governance (ESG) factors so clients can invest according to their values and preferences.



Ongoing portfolio management and support



Cambridge Partners provides a premium wealth management service to our US clients. Meetings can be in-person or via video call using Microsoft Teams or Zoom.

US citizens in NZ cannot simply ‘set and forget’ their financial affairs. Each stage of life can bring events that add complexity to financial planning and require careful consideration.

Common examples include:

- Purchasing property.
- Saving for children’s education.
- Inheriting assets in the US.
- Involvement in a NZ company or Trust.
- Going through a separation or divorce.
- Green Card implications.



US Client Services Team Profiles

The US team work with our well-established network of US-NZ accountants and legal advisers to ensure the best outcomes for our clients.



Johnny Sharland

:: Principal and Financial Adviser

Johnny leads the US Client Services Team and is responsible for the ongoing development of our advice offering and for delivering and monitoring US investment solutions. He has a background in trade execution and was a financial markets analyst with the Reserve Bank of New Zealand.



Hannah Meikle

:: Financial Adviser

Hannah provides advice and wealth management services to clients with cross-border investment requirements. Originally from the UK, she has first-hand experience of some of the issues migrants to New Zealand face and has a background as a commercial litigation lawyer.



James Howard

:: CEO, Principal and Financial Adviser

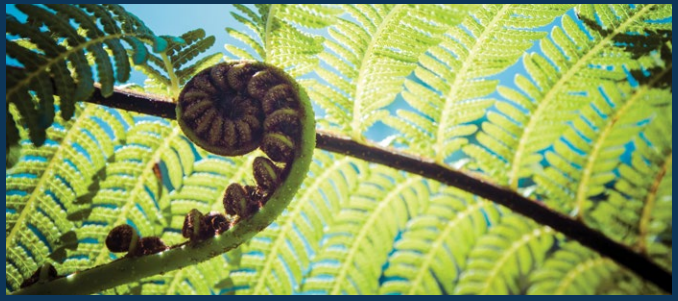
James specialises in working with high-net-worth families, expatriates and migrants moving to New Zealand or investing in New Zealand. James has a background in accounting, finance and international tax structuring. He is a member of Chartered Accountants Australia and New Zealand



Ashley Salt

:: Principal and Financial Adviser

Ashley is a Financial Adviser with over 15 years' experience helping clients navigate a wide range of financial matters – from tax and cash flow to financial modelling. Before joining Cambridge Partners, she was a Senior Manager in the Tax team at KPMG, where she developed a deep understanding of the complexities involved in financial planning, particularly for clients relocating to New Zealand permanently.



We are proud to be a fee-only firm committed to transparency. Our clients can always be sure we:

- Have no 'one-size-fits-all' investment product
- Will never charge commissions or add hidden costs
- Our advisers will discuss fee structures in the initial Discovery Meeting.



Contact
Cambridge Partners

To enquire about an initial, complimentary Discovery Meeting or for more information about our services, please contact:

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