PACIFIC WEALTH

ACTIVE INVESTOR PLUS

Expert guidance for investors navigating New Zealand's Active Investor Plus visa.

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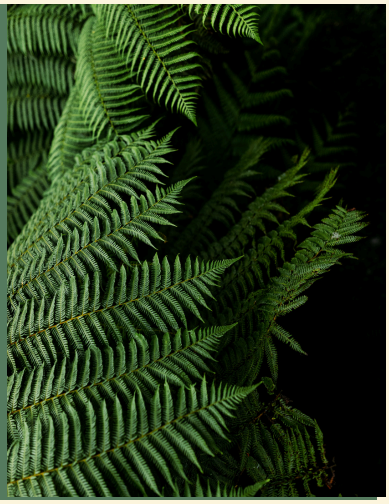
DISCOVER
THE OPPORTUNITY



From 1 April 2025 New Zealand's Active Investor Plus (AIP) visa is changing to incentivise more foreign investment into New Zealand, by offering two simplified categories.

If you are looking for an investment pathway to residency in New Zealand, the new AIP settings can provide a more simplified approach with investment options to suit the different needs and risk appetite of investors.

Balanced Category $10m NZD minimum, safer range of investment options including New Zealand government bonds and listed equities.

Growth Category $5m NZD minimum, but higher risk investment options, such as Private Equity.

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BALANCED CATEGORY

The Balanced category is suitable for conservative to moderate risk investors looking for an investment based pathway to residency in New Zealand.

Acceptable investments include:

- Government and corporate bonds traded on the NZ stock exchange
- Listed equities
- New property developments
- Existing commercial or industry property developments
- Philanthropy

The 105 day stay requirement can be reduced by increasing the amount invested. If you invest $11m the stay requirement reduces to 91 days, $12m to 77 days and $13m or more reduces the stay requirement to 63 days.

A relatively simple and hassle-free way of meeting the investment requirement is by holding a portfolio of listed New Zealand equities (i.e. shares) and high-quality New Zealand fixed interest bonds. This portfolio of assets would be relatively easy to buy, sell and maintain. The amount allocated between the two asset classes of shares and bonds can also be tailored to suit the risk level you are comfortable with and designed to fit in with your overall financial strategy.

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GROWTH CATEGORY

The Growth category is suitable for investors willing to take on more risk with their investments. In exchange for pursuing a more growth orientated approach investors will have a lower $5m investment requirement, a reduced 3-year minimum retention requirement as well as a lower 21-day minimum stay requirement over the investment period.

Investments must be approved by NZ Trade and Enterprise, but include:

- Direct investments
- Managed funds

Unless you are wanting to take a hands-on role with a specific New Zealand business, many investors in this category are likely to pursue the Managed funds option. This includes a range of Private Equity, Private Venture Capital and Private Credit funds, which will allocate money to small New Zealand private companies. The full list of funds can be found on the NZ Trade and Enterprise website www.nzte.govt.nz/page/managed-funds.

Given the additional risk of investments in this category, we would normally suggest spreading your investment across 5 or more different Managed funds. These can be selected in consultation with you, and based on your specific requirements, risk tolerance and any preferences you may have.

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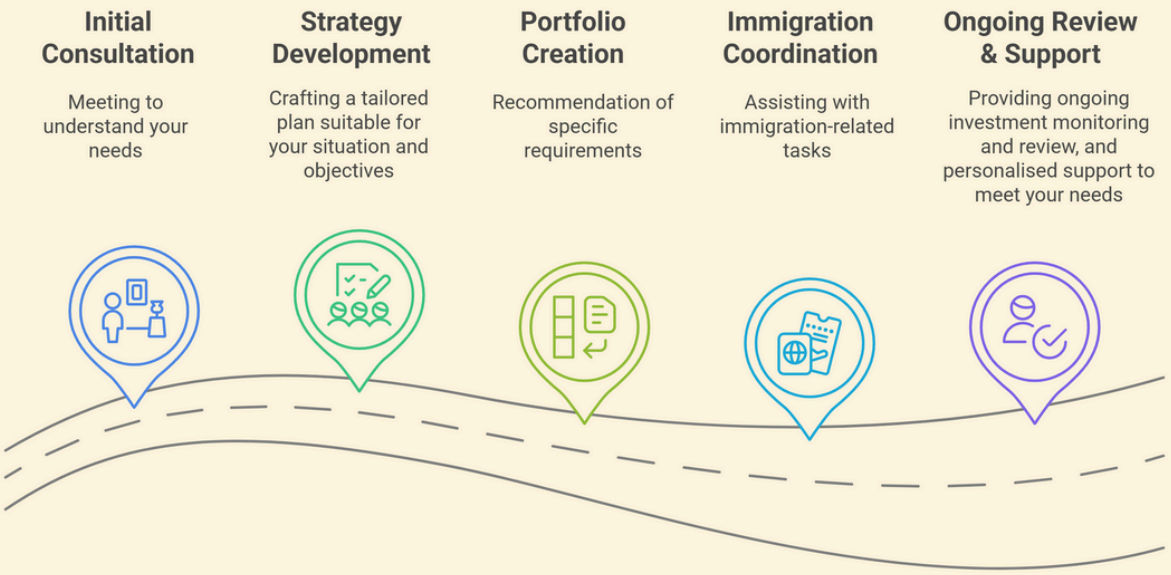
OUR SERVICES

Our specialist advisers will work with you to select an investment category and design a portfolio of investments to meet the requirements of the Active Investor Plus visa.

After a no obligation initial consultation we will provide you with a written proposal to meet the requirements under your preferred investment category, that is tailored to your individual situation, risk tolerance, goals and fits in with your wider financial affairs.

Our Process



Our Fees

We charge an initial planning fee for selecting the category and designing the portfolio of assets. This is around $2,500 (plus GST) for assignments under the Balanced category and $10,000 (plus GST) for the Growth category given the additional due diligence involved in selecting the assets.

Once implemented we will offer to work with you to maintain the investments and provide ongoing reporting and advice. We can work on either a fixed fee or percentage of assets basis. For the Balanced category our fee starts at 0.35% per annum and for the Growth category $12,000 per annum, subject to the number of funds selected. We will be pleased to provide further, more detailed information on our fees after our initial consultation.

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OUR TEAM

Jim Smith

Senior Financial Adviser

Jim has more than 25 years industry experience across investment markets in NZ and overseas. He is a Chartered Financial Analyst (CFA), Certified Financial Planner (CFP), Fellow of UK's Institute and Faculty of Actuaries (FIA), Chartered Enterprise Risk Actuary (CERA), holds the certificate in Financial Risk Management (FRM) and is a Chartered Financial Planner and Fellow of UK's Personal Finance Society (FPFS).

Martin Fox

Financial Adviser

Martin is a qualified financial adviser and specialises in retirement income planning for those approaching or nearing retirement. He is used to staying calm under pressure and getting clients where they need to go; prior to becoming a financial adviser Martin had a successful 18 year career in aviation as an airline pilot and flight instructor.

Lynette Anderson

Compliance Manager

Lynette is our operations and compliance manager. She has over 15 years industry experience and is responsible for ensuring Pacific Wealth operates efficiently.

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LET'S TALK

CONTACT US FOR AN INITIAL CONSULTATION

Having a life that spans countries, currencies and tax regimes can be a complicated and daunting experience. At Pacific Wealth our specialists take away the stress so that you can focus on enjoying your life here in New Zealand.

We are dedicated to helping new migrants from around the world navigate international complexities and make the best financial decisions.

Contact us or book a time to talk that suits you. We do not charge for initial consultations.

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Maurice Woodham Ltd (FSP112724) trading as Pacific Wealth, holds a license issued by the Financial Markets Authority (FMA) in New Zealand to provide financial advice. For more information, please visit our website: www.pacificwealth.co.nz