

# "New Zealand Active Investor Plus Program: A Strategic Opportunity for Global Investors in 2025"

The New Zealand Active Investor Plus Program is a government initiative offering high-net-worth investors a structured pathway to secure New Zealand residency through flexible investment options and relaxed physical presence requirements.

The **New Zealand Active Investor Plus Program** offers a strategic opportunity for high-net-worth individuals seeking to enhance their global wealth management by tapping into New Zealand's dynamic investment environment. This program allows wealthy individuals and their families to enjoy New Zealand's exceptional quality of life, including world-class healthcare, top-tier education, and a safe, stable environment for both business and leisure. With the recent changes to the program, investors can now benefit from more flexible investment options, reduced residency requirements, and a streamlined path to permanent residency.

## 1. Why New Zealand?

New Zealand is consistently ranked among the top countries in the world, often appearing in top 10 in various global rankings for quality of life, economic stability, and investment opportunities. Most notably, New Zealand is ranked as one of the Best Countries in the World, obtaining [9<sup>th</sup> place in the 2024 U.S. News Best Countries Ranking](#), where different countries are measured against a wide range of criteria, ranging from economic influence, quality of life, education, stability and innovation, as well as sustainability; as well as the [eighth-best country in the world by Conde Nast Traveller](#) as chosen by more than 575,000 readers.

The first thing that comes to mind for many, when they think of New Zealand is no doubt its renowned breathtaking landscapes, high environmental and living standards, and exceptional quality of life. However, the country's progressive policies, transparent governance, and strong economic foundations also make it an attractive destination for investors, entrepreneurs, and families seeking a safe and prosperous future. This unique blend of a strong economy, political stability, breathtaking natural beauty, and a relaxed lifestyle, makes New Zealand an ideal place to live, work, and invest.

For those looking for a destination that balances economic opportunity with personal well-being, New Zealand provides an unmatched environment where individuals and businesses alike can thrive.

### 1.1 High quality of life

Not only a land of opportunity and natural beauty, what really sets New Zealand apart is its high quality of life.

New Zealand is seen as one of the happiest places in world, having obtained [11<sup>th</sup> place on the 2024 Happiness Index](#) amongst 138 countries, placing itself highly, as one of the Top Two Happiest English-Speaking Countries, alongside Australia in tenth.

New Zealand also proudly takes the spot of being most prosperous English-Speaking Country and non-European country, securing 10<sup>th</sup> place, amongst 167 other nations, in the [2023 Legatum Prosperity Index](#) — the only global index that measures national prosperity based on institutional, economic, and social wellbeing.

According to the [Organisation for Economic Co-operation and Development's \(OECD\) Better Life Index](#), which assesses economic and social well-being, New Zealand performs well in many dimensions of well-being relative to other countries in the Better Life Index. New Zealand outperforms the average in income, jobs, education, health, environmental quality, social connections, civic engagement and life satisfaction. Notably, New Zealanders report a high level of life satisfaction, with an average rating of 7.3 out of 10—significantly above the OECD average of 6.7.

Auckland, New Zealand, has also proudly secured its spot as one of the [top 10 most liveable cities in the world](#), according to the 2024 Economist's Global Liveability Index. This prestigious ranking evaluates cities based on key factors such as stability, healthcare, culture and environment, education, and infrastructure. Auckland's strong performance further solidifies New Zealand's reputation as a country that prioritizes quality of life, sustainability, and economic opportunity.

New Zealand's healthcare system comprises of public, private, and voluntary sectors, with around 85% of New Zealand's healthcare being government funded. New Zealand's healthcare sector is very receptive to new technologies and is constantly seeking new solutions that can add value to a healthcare system under constant pressure to minimize costs while delivering rising standards of excellence.

The Pharmaceutical Management Agency (PHARMAC) employs strategies like reference pricing to set fees for publicly subsidized drugs, leading to drug expenditures per capita that are fourth lowest in the Organization for Economic Co-operation and Development (OECD). For instance, in 2023, New Zealand spent approximately \$360 per capita on drugs, significantly lower than the OECD average of \$590. As such, the New Zealand government's strict regulatory control over prices and access also helps contain healthcare costs.

The FREOPP World Index of Healthcare Innovation, in its 2024 report, ranked [New Zealand highly in 3<sup>rd</sup> place](#) in terms of affordability of health insurance. Recent digital health initiatives have been instrumental in improving the efficiency of service delivery and patient data management across the health sectors, addressing the evolving needs of a diverse population. So, rest assured, finding qualified medical professionals, and well-equipped hospitals at an affordable cost should not be a problem after you migrate here.

New Zealand has a population of just over 5.2 million spread across 263,310 km<sup>2</sup> of land, and this low population density offers the luxury of space—perfect for outdoor adventures without the crowds. With 83.6% of its residents living in urban areas, vast natural landscapes remain untouched, making it an ideal destination for those seeking tranquility and exploration.

## 1.2 Stable and robust economy

New Zealand ranks as the [11th freest economy in the 2025 Index of Economic Freedom](#) (out of 184 countries) and 4th in the Asia-Pacific region, reflecting its strong regulatory environment, and commitment to open markets. Its economic freedom score of 78.1 surpasses both global and regional averages, indicating a resilient and competitive business landscape.

New Zealand has consistently been recognized for its business-friendly policies. In 2019, it ranked 1st overall out of 185 countries in the **Ease of Doing Business Index**, securing the top spot in the sub-categories of ***Starting a Business*** and ***Getting Credit***.

In the global arena of economic competitiveness, New Zealand has clearly mastered the art of fostering a business-friendly environment. New Zealand consistently securing the top spot in the Ease of Doing Business Index is no mere coincidence but the result of meticulous policy planning, proactive governance, and a commitment to continuous improvement.

As such, New Zealand's economy benefits from transparent investment policies, a well-developed financial sector, and flexible labor regulations that support a dynamic workforce. With a trade-weighted average tariff rate at 2.3%, and over 200 nontariff measures in place, its openness to global trade and investment is definitely makes New Zealand an attractive destination for global investors and businesses looking for a stable and transparent economic environment.

Despite inflationary pressures, New Zealand's economy remains robust, with a well-institutionalized regulatory framework that supports business growth and financial stability. Its banking sector is highly competitive, providing a wide range of services that facilitate investment and entrepreneurship.

## 1.3 Political stability

New Zealand is widely recognized for its strong government integrity, judicial effectiveness, and high levels of trade and business freedom.

New Zealand ranks among the top globally in regulatory quality and control of corruption, placing 3rd in the World Bank Institute's **Worldwide Governance Indicators survey** with 179 other countries. Kudos to New Zealand's established and transparent processes and consensus-building practices across parties, there are not many risks presented against the political environment.

New Zealand has also been highly regarded for its environmental resilience, [ranking 15th out of 210 countries in the Environmental Sustainability Index](#). New Zealand policies against water stress and climate change have proven effective, with a fairly good proficiency in renewable electricity output, and carbon efficiency.

Geopolitically, New Zealand benefits from its geographical isolation and lack of direct military threats, allowing it to maintain flexibility in international relations.

New Zealand has been able to maintain flexibility in international relations through leveraging its geographical isolation and lack of direct military threats. Historically, it has maintained close defense ties with the UK, Australia, and the US, having participated in the Boer War and both World Wars. While the ANZUS Treaty with the US ended in the 1980s, New Zealand continues to rely on Australia for security cooperation and maintains strong defense relationships with Malaysia and Singapore.

#### **1.4 Unparalleled natural beauty**

New Zealand is well known for its breathtaking natural beauty, offering a diverse and unspoiled landscape that captivates visitors and residents alike. From snow-capped mountains and lush native forests to glassy lakes, fjords, and geothermal wonders, the country's dramatic scenery has made it a sought-after destination for outdoor enthusiasts and filmmakers alike—including serving as the backdrop for *The Lord of the Rings* trilogy.

With over 30% of its land dedicated to national parks and protected areas, New Zealand provides endless opportunities for adventure. The country's inky night skies are recognized as some of the best in the world for stargazing, offering mesmerizing views of celestial wonders.

New Zealand is also home to a rich array of wildlife, from playful dolphins and majestic whales along the East Coast to rare penguins and the iconic kiwi bird. For those seeking tranquility, New Zealand's remote beaches and rolling green landscapes offer a serene retreat, while adventure seekers can find thrills in its world-renowned outdoor activities, from glacier hikes to bungee jumping. Whether you're drawn to the country's stunning scenery, unique wildlife, or adrenaline-pumping adventures, New Zealand offers an unparalleled experience for nature lovers, explorers, and those in search of an escape from the ordinary.

#### **1.5 Excellent education and innovation**

With all 8 universities ranking in the top 3% globally, New Zealand boasts a 99% literacy rate, along with other countries like the United States, Sweden, Germany, United Kingdom, Ireland, and France. Its internationally renowned education system is no doubt a key contributor to the high quality of life New Zealanders enjoys.

Public education in New Zealand is free from ages 5 to 19, with compulsory schooling from 6 to 16, subsidized by the state. New Zealand offers a selection between universities, polytechnics, and private training institutions for those pursuing higher education, catering to various and respective aspirations in research and/or vocational training.

Youth Guarantee programs, trades academies, and institutes of technology, often offers industry-aligned training to promote such vocational education. Wānanga institutions uphold Māori knowledge while providing tertiary qualifications, including doctorates.

New Zealand's education system ensures lifelong learning, fostering a skilled workforce and maintaining its position as a leader in global education.

## **1.6 Multiculturalism richness and multilingualism**

New Zealand is much more diverse than many people assume, embracing its identity as a diverse and multicultural society, New Zealand is home to people from over 213 ethnic backgrounds who speak more than 150 languages, including its three official languages—English, te reo Māori, and New Zealand Sign Language.

As one of the world's highest migrant-receiving countries, New Zealand continues to welcome newcomers, to support its workforce and commitment in fostering global trade connections.

This rich diversity contributes to vibrant cultural traditions, festivals, and culinary influences across the nation. Events such as the Pasifika Festival and the New Zealand International Film Festival celebrate this multicultural heritage, attracting participants from around the globe.

New Zealand's Human Rights Commission continues to encourage harmonious relations between residents amongst the diverse cultural groups, ensuring a free, fair and respectful environment for everyone.

## **1.7 Safety**

Priding itself as one of the safest countries in the world, with a stable government and low crime rate, New Zealand ranks **#4** (out of 163 countries), higher than countries like Singapore and Switzerland, on the [2024 Global Peace Index](#) published by the Institute for Economics and Peace.

## **1.8 Engagement towards Environmental Sustainability**

As a COP28 signatory, New Zealand aims to triple global renewable energy capacity and double energy efficiency by 2030 and is dedicated to cutting all greenhouse gas emissions (except biogenic methane) to net zero by 2050. This shift presents a significant investment opportunity in renewable energy and infrastructure. The push toward a low-emissions economy has since spurred developments in green hydrogen, offshore wind, and biofuels, alongside regulatory reforms to attract domestic and foreign investment in decarbonization.

New Zealand is ranked **#9** on the 2024 Environmental Performance Index, through upholding stringent policies on waste, renewable energy, and conservation, it continues to excel in environmental health, water sanitation, and resource management, as a global sustainability leader and strong adopter of renewable energy. Despite only contributing 7% to the country's GDP, agriculture remains a key export sector. The sheep farming industry has been trying to be more sustainable through rotational grazing, carbon sequestration, and genetic advancements for greater efficiency.

With an average Air Quality Index (AQI) of 22, thus ranking among the world's best, New Zealand has an exceptional air quality. Whether exploring Abel Tasman, hiking in Fiordland, or enjoying Wellington, residents and visitors alike benefit from the country's fresh, clean air—even the sheep.

## **2. New Zealand Active Investor Plus Program**

## **2.1 Background to the New Changes**

New Zealand's unparalleled combination of business opportunities and lifestyle benefits definitely makes it an ideal destination for investors seeking residency. The New Zealand government discontinued its previous launched Residency-by-Investment Programs such as the Investor 1 and Investor 2 visas with the new Active Investor Plus visa category in September 2022 for a New Zealand residency.

Nevertheless, according to NZ Government statistics, since 2022, migrants entering New Zealand under the Active Investor Plus category have invested just around 70 million NZD, comparing to the investment of 2.2 billion NZD in the two years prior to COVID-19. As such, the Prime Minister of New Zealand, Christopher Luxon announced upcoming changes to the Active Investor Plus Program, on 9 February 2025, hoping to attract more high-caliber investors to invest in New Zealand.

Hence, as of 1 April 2025, the Active Investor Plus Program will be refined to offer more flexible investment options and reduced residency requirements, whereas the current complex weighting system under the Active Investor Plus Program will be replaced with two simplified investment categories: the Growth and Balanced Category. This will lead to permanent residency at the end of the investment period (with only minimum physical residency required) where the investor is free to live, study and work in New Zealand even before the permanent residency visa is issued.

## **2.2 Existing Active Investor Plus Program Framework (Prior to 1 April 2025)**

Under the existing Active Investor Plus Program framework, an applicant must

- invest 15 million NZD in acceptable investments (or weighted equivalent) in New Zealand for at least four years to meet the investment requirement for the Active Investor Plus Visa;
- satisfy a point-based application system;
- satisfy English language requirements (IELTS 5);
- provide evidence that the funds were earned or acquired lawfully;
- transfer nominated funds within 6 months from the date of approval-in-principle.
- meet New Zealand health and character requirements; and
- meet the residency requirement of staying at least 117 days in New Zealand during the 4-year investment period.

The current New Zealand Active Investor Plus Visa has a complex weighting system, offering flexible investment options, carrying different weightings toward the NZD 15 million investment threshold. Listed equities and philanthropy are the most straightforward options, with each dollar invested counting directly toward the threshold at a 1:1 ratio, allowing for up to NZD 7.5 million to be allocated to these categories. Managed funds offer a higher weighting, where each dollar invested counts as NZD 2 toward the threshold, providing an opportunity for investors to meet their goal more efficiently. Direct investments into private businesses receive the highest weighting, with each dollar counting as NZD 3 toward the required amount. This means that by investing NZD 5 million in direct investments, investors can meet the entire investment threshold.

## **2.3 Changes under the New Active Investor Plus Program Framework**

The Active Investor Plus Visa offers investors seeking a stable, business-friendly environment an attractive pathway to residency with a high quality of life in New Zealand.

As such, the updated Active Investor Plus Visa program is designed to align with New Zealand's economic objectives by fostering direct investments in high-growth sectors while offering a structured pathway to residency for investors. The removal of unnecessary barriers, combined with reduced physical presence requirements and a broader investment scope, positions New Zealand as a premier destination for global investors.

For prospective applicants, staying informed about regulatory changes and seeking professional guidance is key to making the most of this program. **New Zealand Trade and Enterprise (NZTE)**, along with **Immigration New Zealand**, play crucial roles in guiding investors through the process and connecting them with viable opportunities in the country.

These reforms aim to incentivize more active investments and attract high-value investors. The New Zealand government has emphasized its commitment to welcoming foreign investors, with **Immigration Minister Erica Stanford** stating:

"Incentivising, simplifying, and broadening the investment offerings will make New Zealand more attractive and accessible to more foreign high-value investors. These changes will turbocharge our economic growth, bringing brighter days ahead for all Kiwis."

As mentioned above, as of 1 April 2025, the Active Investor Plus Program will be refined to offer more flexible investment options and reduced residency requirements, whereas the current complex weighting system under the Active Investor Plus Program will be replaced with two simplified investment categories: the Growth and Balanced Category.

### **Growth Category**

Under the new "**Growth category**", the **NZD 5 million** option will no longer be just direct investment as per the existing framework: it will be direct investments and/OR investments in managed funds (i.e. venture capital/private equity/private credit). This entails a much lower risk than investing in an approved direct investment/local company. At Harvey Law Group, we have an extended network and connections to facilitate and introduce clients to investment advisers that are able to advise and help build a portfolio that suits client's investment profile and strategy.

Under the Growth Category, investors choosing this option will need to retain the investment for **3 years** (instead of the previous 4 years) – and the minimum physical residency requirement will be **only 21 days** allocated as they wish over the investment period (instead of 117 days previously).

### **Balanced Category**

There will also be a new category called the "**Balanced Category**". As the name suggests, it allows the investor to invest in various more conservative investments – but in exchange it requires a higher investment amount of **NZD 10 million**.

A wider pool of investments will be acceptable for the Balanced Category, notably: **(a) bonds; (b) listed equities; (c) philanthropy; (d) property development (new residential or new/existing commercial or industrial); and (e) Growth Category acceptable investments.**

Under the Balanced Category, investors choosing this option will need to retain the investment for **5 years** (instead of 4 years previously) – and the minimum physical residency requirement

will be **105 days** allocated as they wish over the investment period (instead of 117 days previously).

Investors choosing the Balanced Category will be able to reduce the minimum physical residency requirement if they invest more than the minimum NZD 10 million. Every extra NZD 1 million invested in direct investments or managed funds will permit to knock-off 14 days – up to a maximum deduction of 42 days. In other words: the very minimum physical residency requirement would be **63 days** over a 4 years period if investing NZD 13M (out of which at least NZD 3M in direct investments or managed funds).

### **Both Categories**

After 1 April 2025, investors under the Active Investor Plus Program will no longer be required to satisfy English language requirements (IELTS 5). Furthermore, the time to transfer the funds will be 6 months from Approval in Principle. This comes with the possibility to apply for a further 6 months extension if they can provide evidence that they made reasonable attempts to transfer and invest their funds within the initial six months, but were unable to do so.

In addition, New Zealand government authorities have stated that newborn children of investors will also qualify for a Dependent Child Resident Visa through their parent's Permanent Resident Visa, in hopes of attracting high value investment and incentivizing people to invest in New Zealand.

## **2.4 Benefits under the New Zealand Active Investor Plus Program:**

### **Pathway to Permanent Residency**

Unlike many other investment-based residency programs, New Zealand has relatively relaxed physical presence requirements. Depending on the chosen investment category, investors may only need to spend between 21 days (Growth) and 105 days (Balanced) over their investment period, making it an attractive option for those with international business commitments. After the investment period, investors can apply for a permanent resident visa and, following five years of residency, may apply for citizenship, provided they maintain their investment.

With residency status, investors can live, work, and study in New Zealand indefinitely; enroll their children in New Zealand's world-class education system and gain access to a stable and business-friendly economy with government support for investors and entrepreneurs.

### **Pathway to Citizenship**

Investors who have obtained permanent residency may apply for New Zealand citizenship after five years, provided they:

- Have resided in New Zealand for at least 1,350 days in the preceding five years, with a minimum of 240 days per year.
- Meet character requirements, including police clearance.
- Demonstrate ongoing ties and commitment to New Zealand society.

New Zealand allows **dual citizenship**, meaning investors can retain their original nationality while enjoying the benefits of a New Zealand passport.



### **3. Application Process: From Submission to Approval under the New Zealand Active Investor Plus Program**

The process for obtaining the New Zealand Active Investor Plus Visa is structured and efficient, ensuring investors meet both financial and residency criteria while benefiting from a streamlined approach.

#### **Step 1: Initial Eligibility Assessment and Investment Strategy**

Investors should first determine the most suitable investment category—Growth or Balanced—based on their financial objectives and risk tolerance. Professional financial and legal guidance is recommended to navigate the requirements and structure an investment portfolio that aligns with the program's criteria.

#### **Step 2: Application Submission to Immigration New Zealand**

Once the investment strategy is in place, the formal application is submitted to Immigration New Zealand, which would typically include providing:

- Proof of funds and source of wealth documentation.
- Investment plan outlining the allocation of funds into approved investment options.
- Character and health assessment reports.
- Other supporting documents as required by Immigration New Zealand.

We will help ensure that investors adhere with all legal and financial requirements at this stage to facilitate smooth processing.

#### **Step 3: Approval in Principle and Fund Transfer**

Upon successful review of the application, Immigration New Zealand will grant an Approval in Principle (AIP). Investors are then given **6 months** to transfer the committed funds into New Zealand and make the designated investments. If additional time is required, applicants may request a **6-month extension**, provided they can demonstrate reasonable efforts to transfer funds within the initial period.

#### **Step 4: Investment Verification and Residency Visa Issuance**

Once the investment has been made, investors must provide documented proof of their investment to Immigration New Zealand. After verification, the resident visa is issued, allowing investors and their dependents to live, work, and study in New Zealand.

For investors in the **Growth Category**, the investment must be maintained for **3 years** with a minimum physical presence requirement of **21 days** over the investment period. For investors in the **Balanced Category**, the investment must be retained for **5 years** with a minimum physical presence requirement of **105 days**, which can be further reduced based on additional direct investments.

#### **Step 5: Compliance and Monitoring During Investment Period**

Investors must retain their approved investments for the specified duration and provide periodic evidence of their compliance with the program's conditions. Immigration New Zealand will conduct regular checks to ensure investments remain in place throughout the investment period.

## **Step 6: Permanent Residency and Citizenship Eligibility**

After fulfilling the investment and residency requirements, investors may apply for **permanent residency**. Following an additional **five years of residency**, they may become eligible for [New Zealand citizenship](#), provided they meet residency, character, and commitment criteria.

Newborn children of investors will also qualify for a **Dependent Child Resident Visa**, strengthening New Zealand's appeal as a destination for high-value investors and their families.

By streamlining the process and reducing residency requirements, New Zealand's revised Active Investor Plus Program aims to attract foreign investment while providing a clear and structured pathway to long-term residency and citizenship.

We recall that the information provided in this article is general and each situation should be carefully considered on a case-by-case basis.