



# Cash Management Returns

Per annum rates effective **2 November 2009**

## Forsyth Barr Cash Management Trust New Zealand Dollar at call account

	Current Return	Effective gross return p.a. for 33% taxpayer	Effective gross return p.a. for 38% taxpayer
\$3,000 to \$19,999	2.00% p.a.	<b>2.09%</b> p.a.	<b>2.26%</b> p.a.
\$20,000 to \$49,999	2.25% p.a.	<b>2.35%</b> p.a.	<b>2.54%</b> p.a.
\$50,000 to \$249,999	2.75% p.a.	<b>2.87%</b> p.a.	<b>3.10%</b> p.a.
\$250,000 or greater	3.00% p.a.	<b>3.13%</b> p.a.	<b>3.39%</b> p.a.

You can still elect a 19.5% tax rate to be applied within the Trust if it is applicable to your circumstances.

## Forsyth Barr Cash Management Limited Foreign Currency Investments

Australia			
AUD \$3,000 to \$19,999	<b>2.00%</b> p.a.	AUD \$20,000 to \$249,999	<b>2.25%</b> p.a.
		AUD \$250,000 or greater	<b>2.50%</b> p.a.
United States	United Kingdom	Euro	Canada
<b>0.10%</b> p.a.	<b>0.25%</b> p.a.	<b>0.50%</b> p.a.	<b>0.10%</b> p.a.

Forsyth Barr Cash Management Trust is covered by a guarantee under the New Zealand Deposit Guarantee Scheme as of 3 February 2009. The Trust only invests in New Zealand Government securities and deposits guaranteed under the New Zealand Deposit Guarantee Scheme. Further information about the New Zealand Deposit Guarantee Scheme is available free of charge and at all reasonable times on the internet site maintained by, or on behalf of, the Treasury.

## Forsyth Barr Cash Management at a glance:

- The Trust is covered by a guarantee under the New Zealand Deposit Guarantee Scheme.
- Highly competitive cash deposit returns.
- The Trust has an AAm rating from Standard & Poor's.
- The Trust is PIE compliant providing tax advantages.
- Automatic settlement of transactions with Forsyth Barr if you choose.
- Quarterly statements and an annual income statement.
- No personal account fees or monthly charges.
- No entry or exit fees.
- Quick and convenient access of your investment through to your designated bank account if your circumstances change.
- The assurance of an independent Trustee.

To find out more about Forsyth Barr Cash Management, either call us on **0800 Forbar (0800 367 227)**, visit us at **www.forbar.co.nz** or call in to one of our offices nationwide. **Please make your cheques payable to: 'Perpetual Trust Limited for Forsyth Barr Cash Management'**.

Disclosure statements for Forsyth Barr Limited or any of its Investment Advisors are available on request and free of charge. All investors in the Forsyth Barr Cash Management Trust are entitled to the minimum return offered on their New Zealand dollar investment. Any return earned above the minimum return represents a management fee rebate. Forsyth Barr Cash Management Limited accepts New Zealand dollar deposits in its debt security offering which may be more advantageous to non-residents. If you are a non-resident and would like more information, please contact your Investment Advisor. For investors in the Forsyth Barr Cash Management Trust, the effective gross return is equal to the following formula: Return from the Forsyth Barr Cash Management Trust net of PIE tax at 30% / 100 - marginal tax rate.

Forsyth Barr Cash Management Limited also accepts New Zealand dollar and foreign currency investments in the form of debt securities as defined by the Securities Act 1978. The offer is for secured first ranking deposits. Ranking is subject to prior claims at law and permitted prior charges, there are currently none.

All cash management rates offered by Forsyth Barr Cash Management Limited are subject to change. Your investment is an at call investment and there is no minimum holding period required. More information is also available in the registered Prospectus for the debt security and the registered Prospectus and Investment Statement for the Forsyth Barr Cash Management Trust. You can obtain a copy of these documents by contacting your Investment Advisor or by calling 0800 367 227.



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