

Comparison of Investment Services

Forsyth Barr Wealth Management Services

Forsyth Barr offers a range of wealth management services. The table below summarises the key features of these. For more information on a service and its principal benefits and risks, read the relevant Scope of Service document. Your Forsyth Barr Investment Adviser can also provide you with more information, please contact them on 0800 367 227.

	Investment Transaction Service	Investment Advisory Service	KiwiSaver Advisory Service	Managed Fund Advisory Service	Premium Advisory Service	Private Portfolio Management Service
Transacting in shares and other securities at your instruction	Yes	Yes	No	No	Yes	No – we make the investment decisions for you
Access to Forsyth Barr Cash Management	Yes	Yes	Yes	Yes	Yes	Yes
Access to Forsyth Barr and third party research	Yes*	Yes*	Yes*	Yes*	Yes	Yes
Financial advice on your investments	No, we buy and sell investments at your instruction.	Yes, advice when you ask for it, but based on your selected investment risk profile** and current investments, as made known to us by you.	Yes, we advise you on a selected range of KiwiSaver schemes based on investment objectives agreed with you. Choice of non-personalised or personalised advice. These are summarised in the Scope of Service document.	Yes, we advise you on a selected range of managed funds, based on an assessment of the funds involved and tailored to your financial situation, needs and goals as well as your investment risk profile	Yes, together we determine your investment objectives based on your financial situation, needs and goals as well as your investment risk profile. We provide advice to you on a non-discretionary basis.	Yes, together we determine your investment objectives based on your financial situation, needs and goals as well as your investment risk profile. We provide advice to you on a discretionary basis
Who makes the Investment decisions?	You do	You do We advise, you decide	You do We advise, you decide	You do We advise, you decide	You do We advise, you decide	We do, under an investment authority you grant us
Safe custody of, and reporting on, your investment portfolio	No	No	No	Yes	Yes	Yes
Ongoing monitoring of your portfolio	No	No	Yes	Yes	Yes	Yes
Year-end tax reporting	No	No	No	Yes	Yes	Yes
Regular fees (for advice)	No***	No***	No****	Yes****	Yes, a quarterly portfolio fee	Yes, a quarterly portfolio fee

* Subject to minimum transaction levels.

** You can select the investment risk profile based on a standard questionnaire that asks about your investing experience, investment time horizon and attitude to risk. Or, you can just choose the investment risk profile based on your personal view of the appropriate level of risk for your investments.

*** Please see the Scope of Service for information on other applicable fees, such as brokerage fees and other trading expenses.

**** Please see the Scope of Service, Advice Information Statement and product disclosure statement(s) for more information about fees

Please turn over

If you are seeking to open a new Summer KiwiSaver Scheme or Westpac KiwiSaver Scheme account, advice on your existing investment in either of these KiwiSaver schemes or to transfer your existing KiwiSaver account to either of these KiwiSaver schemes, please refer to our 'Scope of Service - KiwiSaver Advice' document which can be viewed on our website at www.forsythbarr.co.nz/sos.

Forsyth Barr Investment Management Limited is the issuer of the Summer KiwiSaver Scheme. You can obtain the Scheme's product disclosure statement and further information about the Scheme at www.summer.co.nz. Forsyth Barr Investment Management Limited is a licenced manager of registered schemes and part of the Forsyth Barr group of companies. BT Funds Management (NZ) Limited is the scheme provider and issuer, and Westpac New Zealand Limited is the distributor, of the Westpac KiwiSaver Scheme. You can obtain the Scheme's product disclosure statement and further information about the Scheme at www.westpac.co.nz/kiwisaver. Alternatively, you can obtain either of the Schemes product disclosure statement and further information about the Schemes from one of our offices, or by calling us on 0800 11 55 66. For information about Forsyth Barr's range of investment services visit www.forsythbarr.co.nz/choosing-a-financial-advice-service.