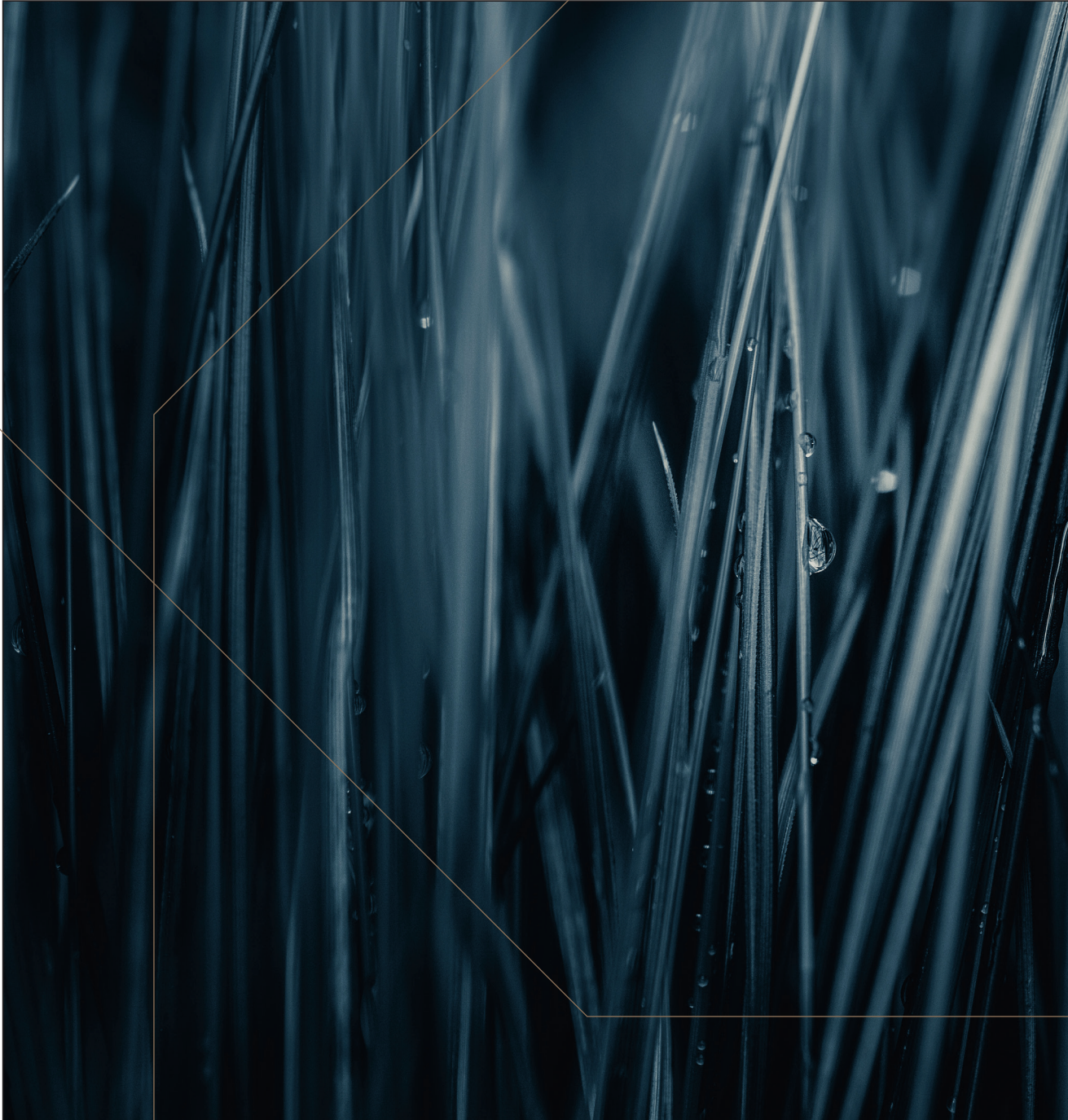


Navigator service

Navigator delivers you a diversified portfolio of curated Managed Funds, based on a comprehensive understanding of your financial situation and goals, as well as your level of comfort with investment risk.



Navigator has been developed to deliver clients access to the expertise of a qualified Investment Adviser, supported by the wider capabilities of Forsyth Barr.

Navigator delivers you a diversified portfolio of curated Managed Funds, based on a comprehensive understanding of your financial situation and goals, as well as your level of comfort with investment risk.

Forsyth Barr today

For over 85 years New Zealanders have trusted Forsyth Barr for personalised investment advice and service.

Whether you are an experienced investor or just starting out, we can help you achieve the best mix of investments for today and the future.

We provide a full range of investment services to meet different needs at all stages of our clients' lives. Those services are supported by one of New Zealand's most highly regarded research teams as well as established international affiliates.

To find out more about professional, personalised and confidential advice, please contact us on 0800 367 227, visit us at forsythbarr.co.nz or call into any one of our offices.

Our commitments

Forsyth Barr's reputation is founded on integrity, the highest standards of service and research-driven investment advice.

Our commitments underpin all aspects of our business:

We put our clients' best interests first

We provide reliable advice based on market-leading research and market insight

We deliver service and performance that builds long-term, trusted relationships

We provide a full range of investment services to meet the unique requirements and expectations of each client

We are committed to the New Zealand marketplace

We provide global research for New Zealand investors through partnerships with leading international institutions

Proud locals

Forsyth Barr has been a highly respected name in the New Zealand financial services industry for over 85 years. We are 100% New Zealand owned with offices throughout the country.

The Navigator Service

Navigator provides access to the expertise of a qualified Investment Adviser, supported by the wider capabilities of Forsyth Barr.

Navigator delivers you a diversified portfolio of curated Managed Funds, based on a comprehensive understanding of your financial situation and goals, as well as your level of comfort with investment risk.

With your investment strategy agreed, best-in-class technology monitors your portfolio daily, making changes as needed to ensure your investments remain aligned to your objectives and market movements.

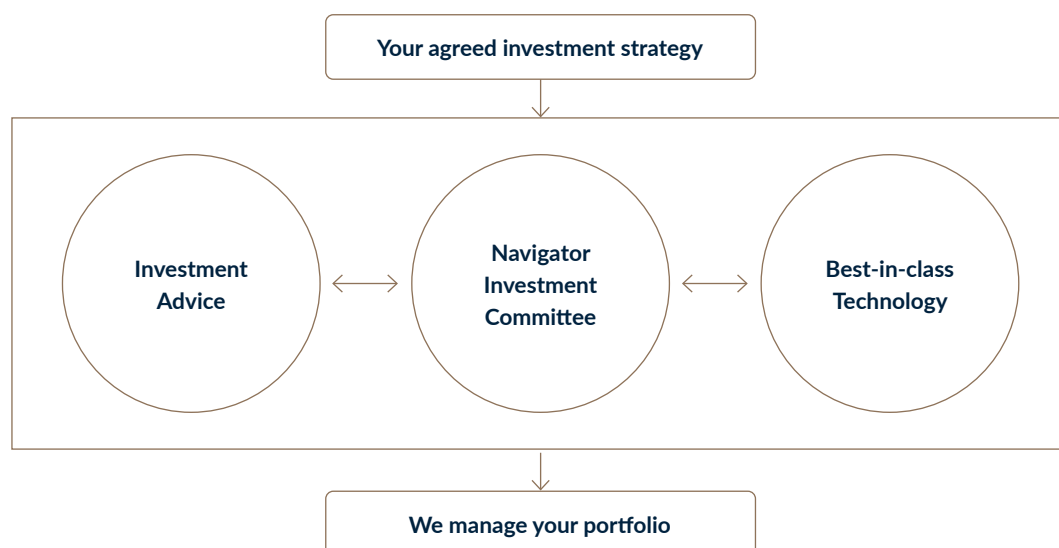
The use of a range of Managed Funds ensures that you receive the benefits of a diversified portfolio, delivered in a cost-efficient way.

The individual Managed Funds, and Navigator portfolios, are overseen by the Navigator Investment Committee, a group of Forsyth Barr's most experienced investment experts from our Research team.

Navigator is a discretionary investment management service (DIMS) brought to you by Forsyth Barr Investment Management Limited and Forsyth Barr Limited.

As a discretionary investment management service, together you and your Adviser agree the investment parameters then leave the day-to-day management and administration of your portfolio to us, leaving you with more time to do the things you enjoy.

How we deliver to you



Navigator Service Features

Experienced Investment Adviser

A qualified, experienced Investment Adviser will work with you and will be available for you to contact at any time. They will work with you to ensure your portfolio aligns to your investment goals reflecting your specific needs and circumstances.

Best-in-class technology

Based on your investment strategy, best-in-class technology monitors your portfolio daily, making changes as needed to ensure your investments remain aligned to your investment objectives and market movements.

Simplified investing

Having agreed your investment parameters with your Investment Adviser, you can leave the day-to-day management and administration of your portfolio to us, leaving you with more time to do the things you enjoy. The individual Managed Funds, and Navigator portfolios, are overseen by a group of Forsyth Barr's most experienced investment experts.

PIE Tax Benefits

The funds offered by Navigator are multi-rate PIEs, delivering you the benefit of paying tax at the rate applicable to your circumstances. The maximum tax rate on income received through the Navigator service is set at 28%.

Simple processes and visibility

Navigator makes it easy for you to make contributions or withdrawals at any time. You will have continuous visibility of your portfolio through Forsyth Barr's website and apps.

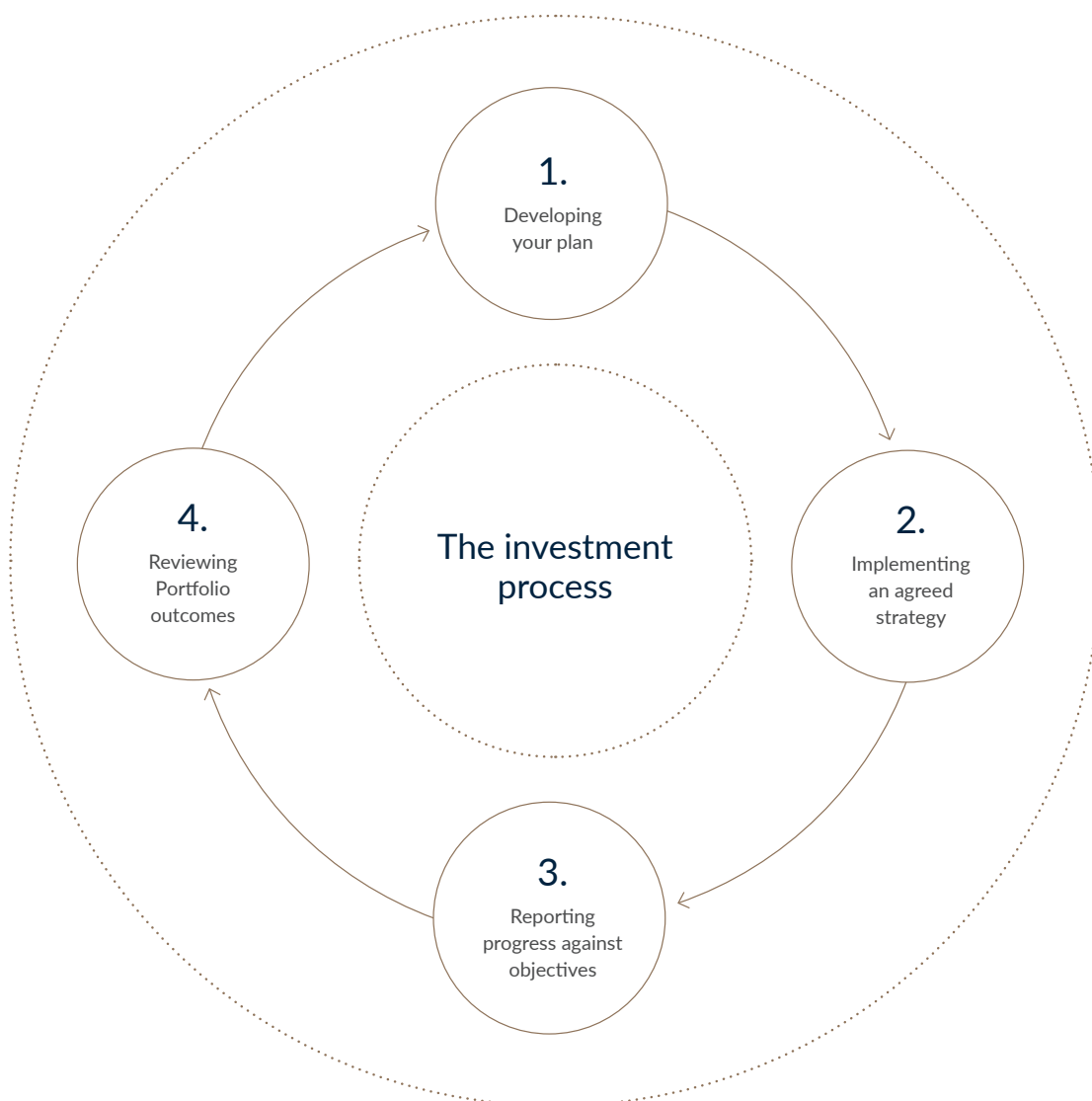
Reviews and Reporting

Your Adviser will deliver you an annual review detailing your portfolio's performance and reviewing your investment objectives and financial circumstances. You will also receive regular reporting including quarterly portfolio reports and year-end tax reports.

Defining your objectives

Our investment process helps formulate your strategy and define your objectives.

We place a particular focus on understanding your current financial situation and goals, as well as your level of comfort with investment risk. Your Investment Adviser is available at any point to refine and adjust your strategy.



The investment process

We'll start by sitting down with you to learn about your investment objectives and to introduce you to our service. Investment objectives include your desired investment outcomes, priorities and preferences, and the level of investment risk you are comfortable with.

1. Developing your plan

You can also meet at any time with your Investment Adviser to discuss your Navigator portfolio or revisit your plan and objectives.

2. Implementing an agreed strategy

We will help you agree an investment strategy.

We will deliver you a diversified portfolio of curated Managed Funds, based on a comprehensive understanding of your financial situation and goals, as well as your level of comfort with investment risk.

3. Reporting progress against objectives

We will send you quarterly and end-of-year reports.

4. Reviewing portfolio outcomes

As part of your annual review, we will discuss your progress toward your investment objectives, revisit your plan and recommend if any changes to your strategy might be appropriate.

Administration and safe custody

Navigator portfolio holdings are held in Forsyth Barr’s separate custodial service on your behalf.

This allows Forsyth Barr to manage your investments for you, and to provide comprehensive reporting to you. The custodial service for your portfolio is provided by Forsyth Barr Custodians Limited.

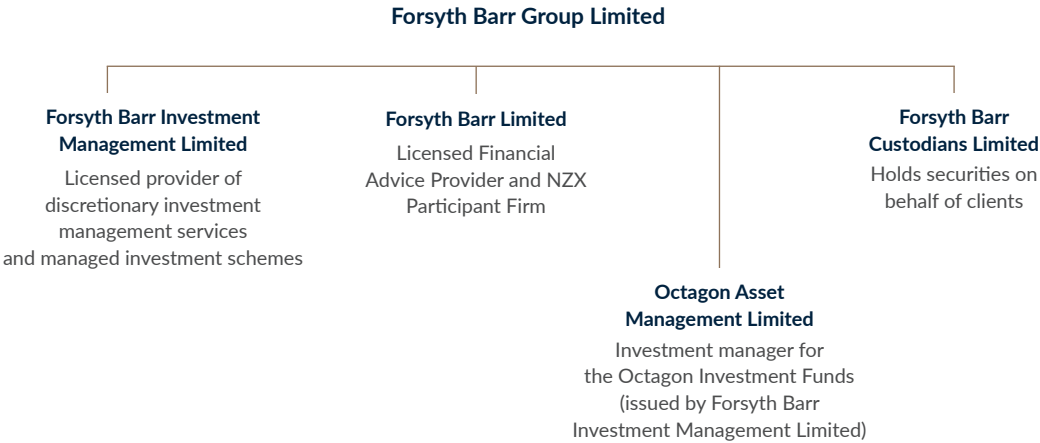
What is a Custodian?

The purpose of a Custodian is to hold your investments on your behalf and to enable their administration. The Custodian (or a sub-custodian appointed by the Custodian) is the legal owner of the investments, but you continue to be the beneficial owner at all times.

What protections are in place?

The Custodian is a separate legal entity from Forsyth Barr Investment Management Limited and Forsyth Barr Limited, its board has a majority of independent Directors, and its only activity is to hold investments on behalf of clients. We maintain a comprehensive control environment for our custodial services, which are subject to annual assurance reviews by a qualified auditor. You may request a copy of the most recent assurance report from your Investment Adviser.

Portfolio holdings are held securely on your behalf in Forsyth Barr’s separate custodial service.



Navigator fees

The Navigator portfolio fee includes ongoing advice, administration, safe custody and reporting.

We will discuss fees with you, and your Adviser can answer any fee-related questions you might have.

There is no establishment (account opening) fee.

Taking the next step

The Navigator service delivers you the guidance of an Investment Adviser in developing an investment strategy, a diversified portfolio of managed fund investments, regular reporting and updates, with the convenience of having the portfolio managed by Forsyth Barr and a very simple process for making withdrawals and/or contributions at any time.

To take the next step towards successful investing, call us on 0800 367 227, visit forsythbarr.co.nz or call into any of our offices throughout New Zealand.

We pride ourselves on maintaining strong and trusted relationships with clients and on providing detailed information that is transparent and understandable. If there is anything about the Navigator service that you do not understand, or if you have any queries, please get in touch.

Call us on 0800 367 227
Visit us at forsythbarr.co.nz

Whangārei

52 Robert Street
+64 9 986 5180

Orewa

Level 1, Forsyth Barr House,
19 Tamariki Avenue, Orewa
+64 9 918 9220

North Shore

Ground Floor, Aon House,
The Avenue, Smales Farm,
Takapuna
+64 9 368 0150

Auckland

Level 23, Shortland & Fort,
88 Shortland Street,
Auckland Central
+64 9 368 0000

Auckland East

Level 1, Wynyard Wood House,
60 Highbrook Drive,
East Tamaki
+64 9 368 0170

Tauranga

40 Selwyn Street
+64 7 578 2737

Hamilton

Ground Floor, ANZ Centre,
17 Grantham Street
+64 7 838 9389

Cambridge

48 Empire Street
+64 7 823 0800

New Plymouth

135 Powderham Street
+64 6 757 6000

Napier

First Floor, Forsyth Barr House,
42 Tennyson Street
+64 6 835 3111

Havelock North

Level 2, 17 Joll Road
+64 6 974 5550

Palmerston North

Level 2, The Bryants Building,
85-88 The Square
+64 6 356 9223

Masterton

203 Chapel Street
+64 6 946 1620

Kapiti

Level 1, 127 Rimu Road,
Paraparaumu
+64 4 918 1111

Lower Hutt

Level 3, Forsyth Barr Tower,
45 Knights Road
+64 4 566 6816

Wellington

Level 22, NTT Tower,
157 Lambton Quay
+64 4 499 7464

Nelson

Second Floor, Forsyth Barr House,
96 Collingwood Street
+64 3 546 0050

Marlborough

3 Waters Ave
Blenheim
+64 3 921 5020

Christchurch

Level 2, Deloitte House,
151 Cambridge Terrace
+64 3 365 4244

Ashburton

Ground Floor, 62 Cass Street
+64 3 307 9540

Timaru

Ground Floor, 82 Sophia Street
+64 3 684 8200

Wānaka

Suite E, 93 Ardmore Street
+64 3 443 2980

Queenstown

Level 1, Forsyth Barr House
10 Munro Road, Frankton
+64 3 450 2650

Dunedin

Level 10, Forsyth Barr House,
35 The Octagon
+64 3 477 7464

Invercargill

Level 3, 25 Esk Street
+64 3 218 8807

forsythbarr.co.nz

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