

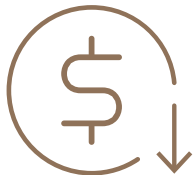
# *Planning your next move?*

A cash surplus provides the opportunity to be deliberate about your next financial move. Choosing well now can make a meaningful difference to your farm's long-term resilience and succession plan.



**FORSYTH BARR**  
INVESTMENT ADVICE

DEBT  
REDUCTION



*Lowering interest costs and strengthening your balance sheet so your farm can ride out milk price swings and changing interest rates.*

BUILDING FINANCIAL  
BREATHING ROOM



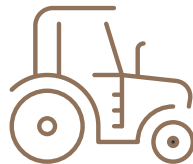
*Setting aside contingency funds helps your farm stay steady through short term fluctuations and unexpected pressures.*

SETTING UP THE  
NEXT GENERATION



*Putting the right structures in place early so succession is well organised and straightforward – whether it's planned or comes sooner than expected.*

REINVESTING BACK  
INTO THE FARM



*Targeted investments that lift long-term productivity, resilience, and the value of your land.*

GROWING WEALTH  
BEYOND THE FARM GATE



*Off-farm investment provides diversification, opportunity and liquidity that your farm cannot.*

For financial advice, talk with one of our Investment Advisers. They will explain the risks and benefits of each of our range of investment services and help you decide which best meets your needs.