Premium Advisory Service

Forsyth Barr

Quality advice on your investments, supported by a comprehensive administration and reporting service

Successful investing requires quality information and advice on which to base your decisions, and being able to act in a timely manner. You also need to be well organised so that administration and tax reporting are not a distraction from what really matters: considering and making investment decisions.

The Premium Advisory Service makes this whole process simple for you. It gives you access to all areas of our expertise: advice, administration and reporting—while you make the investment decisions.

Forsyth Barr today

New Zealanders have put their trust in Forsyth Barr for personalised investment advice and service for 80 years. Whether you are an experienced investor or just starting out, your Forsyth Barr Investment Adviser can help you to achieve the best mix of investments for your lifestyle today … and tomorrow.

We are committed to providing a full range of investment services to meet the varied needs and expectations of clients through the different stages of their lives. Providing quality research from our highly regarded research team and international affiliates is central to the provision of our advice.

We look forward to discussing how our investment advice services can work for you. Our Authorised Financial Advisers are available to give you professional, personalised and confidential investment advice.

To contact us, phone 0800 367 227, visit us at www.forsythbarr.co.nz or call into one of our offices.

Disclosure statements for Forsyth Barr Investment Advisers are available on request and free of charge.

Our values

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

Our values underpin all aspects of our business:

- We put our clients' best interests first
- We are committed to providing clients with informed advice based on research and market insights
- We are motivated to deliver service and performance to clients that builds long-term and trusted relationships
- We provide a full range of investment services to meet the unique requirements and expectations of clients
- We are committed to the New Zealand marketplace
- Through partnerships with leading international institutions we ensure we have global connections and research

Our credentials

With a history spanning over 80 years, Forsyth Barr is a highly respected name in the New Zealand financial services industry. We are proudly 100% New Zealand owned, with offices throughout the country.

Forsyth Barr Limited is a Foundation Firm and accredited Market Participant of NZX Limited (NZX). We are bound by the rules, regulations and high standards associated with the industry.

Forsyth Barr Limited has been granted Qualifying Financial Entity (QFE) status by the Financial Markets Authority (FMA). As a QFE, Forsyth Barr is responsible for the conduct of its financial advisers in providing financial advisor services and encouraging their professionalism and integrity.

Who uses the Premium Advisory Service?

This service could be suitable for any investor who wishes to receive quality advice and comprehensive administration of their portfolio while making their own investment decisions.

- If you are active in the markets, we remove the administration burden and provide regular reports and reviews, which frees up time for you to focus on making investment decisions
- If you are a portfolio investor, we provide regular reports and reviews, including direction on developing and maintaining an appropriate investment strategy
- If you are a substantial or high net worth investor, we deliver standards and practices that you would expect from a professional service
- If you are just starting out and are regularly saving and accumulating investments, we enable you to develop an appropriate portfolio and access professional advice
- If you are a Trustee making the investment decisions, we provide you with the ability to demonstrate a professional standard of advice, administration and reporting to the Trust

Your portfolio

The Premium Advisory Service brings discipline to your investment programme through the provision of up-to-the-minute advice, regular reviews and reporting.

The Premium Advisory Service provides you with:

- Priority access to your own Investment Adviser
- Quarterly reporting and reviews of your portfolio and specific recommendations for your consideration
- Execution of all transactions or adjustments to your portfolio with your specific authorisation, confirmed by a contract note
- Preferential access to new investment opportunities
- A comprehensive administration system that captures your current position at all times
- Consolidation of your various investments into a single account to simplify your affairs
- Management of all of your administration and paperwork
- End of year income reporting for tax preparation purposes
- Cashflow management for regular drawings or one-off lump sums
- Safe custody of your investment assets
- Online access or email delivery of research reports, daily and weekly summaries, and market news and updates
- Time to effectively focus on investment decisions, not administration

The investment process

We begin by spending time with you to help us understand your investment requirements and to introduce you to our service offering. This enables us to record your investment objectives, priorities and the level of investment risk you are comfortable with.

1. Understanding your needs

- You are able to meet, at any time, with your Investment Adviser to discuss your investments

2. Formulating an investment strategy

- We will assist you to organise and determine an investment strategy
- We will discuss and review your strategy on an ongoing basis
- We will provide you with personalised written and verbal advice

3. Implementing your instructions

- We will discuss our advice with you and assist with investment decisions
- We will undertake transactions on your behalf in accordance with your instructions

4. Communications and review

- You will receive quarterly and end of year reports, including written reviews and advice for your consideration
- Your Investment Adviser will be available to talk with you about your investments as required
- We will contact you at any time as advantageous investment opportunities arise
- You will have preferential access to selected new issues

Cash Management and investment income

Included within your Premium Advisory Service account is a Forsyth Barr Cash Management facility. This facility receives all interest and dividend income, sale proceeds or investment maturities, for distribution to yourself or for reinvestment. This provides you with a comprehensive cash management service for you to:

- Deposit or withdraw sums
- Receive a regular income or have interest and dividends paid to you
- Invest in other currencies
- Settle the purchase of new investments

Funds in Forsyth Barr Cash Management are held by Forsyth Barr Cash Management Nominees Limited as bare trustee on your behalf, and are pooled with other funds held in the service and invested on call with a registered bank. We receive a management fee from Forsyth Barr Cash Management Nominees Limited for administering the Forsyth Barr Cash Management service. The terms of the Forsyth Barr Cash Management service are available at www.forsythbarr.co.nz/terms-and-conditions or from your Investment Adviser.

In addition to our at call facilities, we offer, through Westpac New Zealand Limited, term deposit facilities for terms of up to 2 years. Westpac's disclosure statement and a copy of the term sheet for Westpac term deposits are available at www.westpac.co.nz.

Our reporting to you

At the end of each quarter, you will receive a comprehensive set of reports that detail:

- The current market value of your portfolio
- Your current asset allocation, including currency exposures
- Each individual investment in your portfolio, its cost price and current market value
- All purchases and sales transacted during the quarter
- All cash movements during the quarter, including interest and dividend income

These reports may be accompanied by written commentary, recommendations and advice from your Investment Adviser for your consideration depending on the arrangements you have made with us. This ensures that a quarterly assessment can be made of your portfolio and its progress, along with any further advice or reviews you have received.

At the end of each financial year, you will receive a statement of income earned, tax paid and fees incurred for the full year. This provides you with all the necessary portfolio information you require to prepare your tax return.

Administration and safe custody

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 the administration of those investments. 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, 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.

Administration

The custodial service enables us to undertake the following administrative tasks:

- Recording all your portfolio investments, and changes to these
- Recording all movements in cash such as: payments to you or withdrawals from your portfolio; investments you buy or sell; fixed interest maturities and all portfolio income that you receive
- Processing corporate actions, including interest and dividend income and related withholding taxes and tax credit details
- Processing investment transactions
- Receiving and attending to investment mail and correspondence
- Quarterly and annual reporting

Premium Advisory Service fee

The fee for the Premium Advisory Service provides for the written reviews and ongoing advice in relation to your portfolio and the comprehensive administration, safe custody and reporting provided by this service.

The fee is discussed and agreed with you at the outset. In many situations this fee will be tax deductible.

- No establishment (account opening) fee
- We do not charge a fee for transferring investments into your portfolio
- The fee, paid quarterly, may be tax deductible
- Brokerage costs apply, at preferential rates, to transactions we undertake on your account

Taking the next step

You deserve to receive the best advice in relation to your investments. You should be confident that you are making sound decisions about your investment portfolio so that it is working effectively for you now and in the future.

By taking care of the administration and paperwork, and providing quality personalised investment advice, we enable you to concentrate on what really matters – considering and making good investment decisions.

We aim to make this whole process simple for you. We invite you to take the next step towards more successful investing – call us to discuss the Premium Advisory Service on 0800 367 227, visit us at www.forsythbarr.co.nz or call into any of our offices located 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 your investment that you do not understand, or if you have any queries, you are most welcome to contact us.

Contact us

0800 367 227
forsythbarr.co.nz

Whangarei
52 Robert Street
+64 9 986 5180

North Shore
Level 2, 2 Sanders Avenue
+64 9 368 0150

Auckland
Level 23, Lumley Centre
88 Shortland Street
+64 9 368 0000

Tauranga
40 Selwyn Street
+64 7 578 2737

Hamilton
Ground Floor, Novotel Building
354 Victoria Street
+64 7 838 9389

Cambridge
66 Queen Street
+64 7 823 0800

New Plymouth
135 Powderham Street
+64 6 757 6000

Napier
42 Tennyson Street
+64 6 835 3111

Hastings
211 Karamu Road North
+64 6 974 5550

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

Kapiti
129 Rimu Road,
Paraparaumu
0800 367 227

Lower Hutt
Queensgate Tower,
45 Knights Road
+64 4 566 6816

Wellington
Level 21, 157 Lambton Quay
+64 4 499 7464

Nelson
1st Floor, 55 Collingwood Street
+64 3 546 0050

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

Ashburton
230 Havelock Street
+64 3 307 9540

Timaru
82 Sophia Street
+64 3 684 8200

Dunedin
Level 9, Forsyth Barr House
The Octagon
+64 3 477 7464

Invercargill
98 Yarrow Street
+64 3 218 8807

Queenstown
Level 4, 57 Shotover Street
+64 3 450 2650

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forsythbarr.co.nz

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