

The Strength Of The ASB Group

ASB Portfolio Series draws on the considerable expertise and knowledge from within the ASB group of companies (ASB Group).

ASB Investments

Our team of professional and experienced Investment Advisers provide personalised investment advice and are on call to assist you with your investment requirements. Your ASB Investment Adviser will work with you to understand your financial goals. They will present your personalised investment portfolio and then review this with you at least every six months to ensure you are on track to meet your goals.

All our Investment Advisers receive extensive training which provides assurance of professionalism and dedication to looking after your best interests when it comes to your investment needs. Additionally, ASB Investment Advisers work within set internal compliance and audit processes, which monitor the investment advice they give as well as their on-going administration.

ASB Securities Limited

ASB Securities is a full service share broking firm for trading shares on the New Zealand, Australian and International markets. Operating since 1999, ASB Securities is wholly owned by ASB Bank Limited.

We use ASB Securities, together with Commonwealth Securities Limited, to transact all share trades for the Australasian Share Selection in the ASB Portfolio Series. We also utilise the experience of ASB Securities to manage and advise on the fixed interest market. ASB Securities uses an investment committee to select fixed interest recommendations on behalf of ASB Investment Services to offer Portfolio Series clients. They attempt to capture the competitive advantages within the ASB Group to provide best of breed solutions that offer a rigorous, considered and prudent approach to fixed interest investing. They continue to monitor this market and update their recommendations on a regular basis. Their strategy encompasses a buy hold and monitor method as opposed to 'buy and walk away'.

Aegis

Aegis Limited (Aegis) provides a state of the art, electronic investment administration and reporting service. Aegis is a wholly-owned subsidiary of ASB Bank Limited, providing the administrative 'back-end' for ASB Portfolio Series. Using Aegis is in keeping with our belief that investments should be kept simple, flexible and transparent. As well as arranging assets to be held in custody on behalf of clients and facilitating all investment transactions, Aegis is able to use the combined scale of grouped investors' funds to secure lower wholesale product fees, not available to private investors. Aegis also provides a sophisticated, consolidated client reporting function, including reports on individual transactions, performance, income and tax.

ASB Group Investments Limited

ASB Group Investments Limited (ASBGI) is a wholly owned subsidiary of ASB Bank Limited.

ASBGI are responsible for the day-to-day management of some of the products which ASB Portfolio Series invests in, which includes the implementation of investment strategies and guidelines, monitoring performance and administration.

ASB Treasury and Financial Markets

ASB Treasury and Financial Markets manage ASB's total cash flows, interest rates and foreign exchange risk. They also source the bonds on the market on behalf of ASB Investments.

ASB Portfolio Series

YOUR GUIDE TO INVESTING WITH US



Start building a better
tomorrow, today.

This brochure is provided for information purposes only. We recommend you speak to an investment adviser for specific advice on your individual situation.

Introducing Portfolio Series

ASB Portfolio Series is a range of investment options tailored specifically for high net worth clients who have a medium to long-term investment horizon.

ASB Portfolio Series utilises the expertise and considerable buying power of the ASB group of companies which enables us to bring you exclusive investment opportunities that would not be available to everyday investors. We also use the expertise of external fund managers to invest in the asset classes they excel in. This ensures we are offering you investment opportunities from leaders in the industry.

Our portfolios are designed to meet a wide range of profiles, from those seeking a steady income from their investments along with a degree of capital security, to those wanting high-yield dividends and capital growth.

A Portfolio Designed For You

ASB Portfolio Series offers you a tailored portfolio and associated services such as personalised wealth management advice and investment administration and reporting. After establishing an in-depth understanding of your financial goals, timeframes and attitude to investment risks, your ASB Investment Adviser will present a recommended personal investment portfolio for your consideration.

Your personalised portfolio will comprise an investment strategy tailored to suit your financial and life goals. Each portfolio provides access to the four main asset classes: cash, fixed interest, shares and property.

Your personalised plan outlines your financial position and your investment objectives. It also covers your risk profile, ASB's investment philosophy and fees and services. Along with your recommended portfolio, you will receive information around projected performance and future prospects.

Benefits On Offer

ASB Portfolio Series is able to offer access to a range of innovative investment solutions and specialty funds. The benefits include:

- > Expert advisory service via your personal Investment Adviser who is focused on your best interests, utilising direct investing or the benefits of managed funds
- > A personalised, tailored portfolio to suit both your life and financial goals
- > The potential for tax efficient options where investing through Portfolio Investment Entities (PIEs)
- > Exclusive access to wholesale offers and new issues
- > Pooling of trades for lower transactional fees
- > Advice based on fundamental principles of research from external and internal parties
- > Management of portfolios to an agreed asset allocation to ensure you remain within your risk tolerance.

Investment Administration and Reporting

With ASB Portfolio Series you don't need to worry about the paper work, we'll take care of that for you. We remove the burden of having to monitor and administer widespread investments by leaving it to the experts in this field. Aegis Limited (part of the ASB group of companies) is a leading provider of portfolio administration and reporting services to the financial advisory industry.

Personalised Portfolio

ASB Portfolio Series offers you a tailored and personalised investment portfolio created and monitored by your Investment Adviser. It is created especially for you. Using the strength of the ASB group of companies we are able to offer you investment opportunities that are not available to other clients.

Once you begin investing, you will be able to monitor your portfolio via the Aegis website. This enables you to see the value of your entire portfolio securely, at a glance online. Aegis also provides reports on individual transactions, performance, income and tax.

Who would benefit from ASB Portfolio Series?

ASB Portfolio Series offers a range of customers investment opportunities to meet their goals, with the services of a professional Investment Adviser - someone who will do the work for them, keeping in mind their investment objectives.

Some clients have sold a business or a farm and would like to put their accumulated wealth to work to provide a regular income while they move on to a new life stage. Others would like to grow their capital in order to meet a life goal, which could be several years down the track.

You may have come to a point in life where you know you can be doing something more with your money to ensure you can continue to live the lifestyle you desire. This is where we can help. ASB Portfolio Series offers a diversified investment strategy, designed specifically for you and your investment goals.

On-going Service

We understand that on-going service is very important to investors. You have a right to expect that your investment will be well managed, that you will receive regular personalised reports and commentary on the performance of your portfolio, and that you will have easy access to your ASB Investment Adviser to answer any questions that may arise.

You will also receive a confirmation letter every time a transaction is processed on your portfolio and you will be notified of any wholesale changes to the recommended stocks or bonds held within your ASB Portfolio. We provide personalised reports with relevant commentary on your portfolio's performance twice a year, beginning six months after you first invested, as well as a comprehensive annual report after the conclusion of the tax year in March.

Your Investment Adviser is well supported by a team of dedicated Portfolio Series Account Managers who can answer all day-to-day technical questions.