



# Your guide to investing with us.

Start building a better  
tomorrow, today.

**ASB**  
Creating Futures





## Contact details

To find out more about our range of investment options, or talk to an ASB Wealth Manager simply **email [invest@asb.co.nz](mailto:invest@asb.co.nz)** or phone **0800 ASB FUNDS (0800 272 386)**

**Or feel free to write to us:**

ASB Wealth Management  
ASB, PO Box 35, Shortland Street  
Auckland 1140



# Welcome to ASB Wealth.

## Congratulations on taking your first step towards a better tomorrow.

If you've got this guide, you've already taken your first step towards building a better future. But before you invest, it's very important to understand exactly where you want to be and how you're going to get there. We're here to help you do just that.

Our team can help you define your goals and put together a financial plan that's unique to you. After chatting with one of our Authorised Financial Advisers, you'll have a good understanding of your situation and receive a written recommendation of investment options that best suit your financial needs and investment personality. We'll also include a rationale for each investment recommendation. So all your options will be fully explained and you'll have the information you need to make a sound investment decision.

**Jonathan Beale**

Head of Private Banking & Wealth Management

# The role of a Wealth Manager.

## GUIDANCE BY QUALIFIED PROFESSIONALS

If you were changing careers, making a major purchase in life or simply refreshing your wardrobe, chances are you'd seek out some trusted advice. Investing in your future should be no different. No matter where you're starting from, or how far ahead you're thinking, putting a plan together with a qualified expert is worth every cent - especially when it's free.

Our nationwide network of wealth managers are all Authorised Financial Advisers and registered with the Financial Markets Authority (FMA). They all have a very solid understanding of investing and financial planning. They can help with everything from setting realistic goals and managing debt to retirement planning, income generation and help protect against risk.

All our managers have up-to-date knowledge of legislation, industry changes, new products and the different investment strategies. In short, every single one of them is qualified and authorised to help you build a better future. And which manager you choose is entirely up to you.



# People you can trust.

## THE ASB WEALTH SERVICE

The ASB Wealth Service has been developed to give you confidential and comprehensive financial advice for your unique situation. So when you meet with one of our team you can expect:

- It will be completely confidential.
- Your meeting will lead to the development of a personalised investment plan.
- Having gone through the process with your manager you are under no obligation to invest.
- We'll help you review your investment strategy over time and adjust it to suit your changing circumstances.

## WHY CHOOSE ASB?

Choosing the best way to build a better future is a big decision. There are many things to weigh up and many options out there. So our very recommendation is always to ask around, find out what's on offer, and settle with someone you can trust.

### **Here's why we think you should choose us.**

Firstly, we've been looking after savings and investments for New Zealanders like you for 160 years. We've celebrated through good times, helped people through the tough times and always prided ourselves on giving the very best customer service.

Along the way, we've built our reputation and earned our customers' trust by consistently delivering on every single promise we make. It's easy for a bank to say that they care. But we like to think that we show it - in absolutely everything we do.

# Our philosophy.

## WE BELIEVE THAT EVERY ASB INVESTMENT SHOULD OFFER THE FOLLOWING:

- **Simplicity** - your investment should be easy to understand.
- **Flexibility** - different investment options should be able to be mixed in different ways to create the investment strategy that best suits you.
- **Value for money** - all ASB investment options have competitive fees that are fully disclosed up front. It's important to consider these, because fees can easily eat into your investment returns. That's another reason that we don't charge you for advice.
- **Market return** - many of our funds follow what it an "index tracking" approach (sometimes referred to as "passive"). This means that they aim to achieve the same return as the market they invest in.

With these fundamentals at its core, your investment strategy will be based on your circumstances now, your goals, your time horizon and your risk profile. In short, your investment strategy will be tailor-made for you.



# The advice process: how we'll work with you.

## THE MOST IMPORTANT THING WE'LL DO, IS LISTEN.

When you meet with one of our managers the first thing we'll do is ask a lot of questions. Then we'll listen to exactly what you have to say. This is really important, because every single investor is different. So before you invest, it's vital that you've considered your current financial situation, you know what you're trying to achieve over time, and that we understand your feelings about risk and return.

Most first meetings take about 45 minutes to an hour and anything you discuss remains confidential. Your manager will hand you a copy of their disclosure statements. This outlines all the important things you need to know like what experience they have and the scope of this advice. The meeting is a good opportunity for you to think about whether the manager is someone you'd be happy to continue dealing with.

Your wealth manager should spend most of your initial meeting discovering more about your goals. They'll ask you about what you need and where you see yourself in the future so they can help you work out the best way to get there.

Initial meeting.  
Talking about you.  
Getting to know you.

Next steps:  
Where are you now?

What do you  
want to achieve?

Designing a solution  
that suits you.

Decided to invest?  
We'll help you  
implement the solution.

Keeping in touch.  
Following up on  
how you and your  
investments are going.

# After the first meeting.

## WHAT HAPPENS NEXT?

If you choose to continue, the next step will involve preparing and starting your plan. As soon as you're ready, your manager will put together a comprehensive plan based on the information you've discussed.

### **This will include:**

- A summary about your present circumstances.
- Your assets and income needs.
- Your retirement needs.
- An outline of your risk and reward appetite.
- The scope of our advice.

### **It will also include a recommended investment portfolio covering:**

- Short and long term funds.
- Any assumptions used when preparing the recommendations.
- A clear statement of fees that are fully disclosed.
- A description of the ongoing services that will be provided.

Your written plans are decided and audited by our Paraplanning team before they are presented to you. This is to make doubly sure that your plan is appropriate for your specific needs.

Then it's up to you. No decision to proceed will be made until your plan has been finalised and you're happy that it absolutely meets your needs and is the best way to build your future.

# Keeping in touch.

Our job isn't finished once you've invested. We'll remain in touch to answer any questions you might have about how it's going. We'll also be there when you're ready to review your plans, especially if your circumstances have changed, such as you've had a baby, changed jobs, got married or received an inheritance.

## YOU'RE ALWAYS IN CONTROL

If you choose to invest with ASB you'll always be making the final decisions. Our role is to provide guidance to make sure you've got all the information you need to make the choices that are right for you.







