



Lifestyle Management

Guardian Trust

Enjoy your money - and a life.

Do you ever wish there were a way to manage your financial affairs that didn't take up so much precious time?

There is. Guardian Trust's Lifestyle Management service provides a range of options for managing your finances, freeing you up to do the things you love.

It may be as simple as having us just take care of your bill payments, or as detailed as enjoying the expertise of a professional to manage all your investment needs. The point is, you choose.

Typical reasons include:

- You prefer to spend more time pursuing leisure activities and less time on day-to-day financial matters.
- You want to ensure your home is properly maintained but don't want to manage the process.
- You want assistance with making investment decisions.
- A spouse or partner, who has previously taken responsibility for financial details, can no longer do so, and you have no wish to assume the role.
- A job relocation or travel takes you overseas for an extended period yet you still want to maintain a financial base in New Zealand.
- You are in part or full-time medical care and are unable or do not wish to take care of your financial affairs.

Professional management, your way.

Guardian Trust's Lifestyle Management service is about peace of mind – knowing your assets and financial affairs are managed professionally and efficiently.

We provide a tailored range of financial and administrative management services to meet your unique requirements, from simple bill payments to comprehensive asset and financial management. Services are available on a full-time or temporary basis.



Investment advice and management

Today's wide array of investment alternatives makes it challenging to determine the best way to manage your money. You may be confident about your investment choices but require someone to manage them for you, either temporarily or permanently. You may have investments overseas and want guidance on re-investment decisions.

Whatever the scenario, Guardian Trust is here to help. On your behalf we will:

- Manage your investment portfolio.
- Collect interest or dividends on investments.
- Arrange new investments.
- Instruct share brokers.
- Arrange regular income payments to you for day-to-day living expenses.
- Look after overseas shares.

Money management

We will arrange payment of all your regular expenses, such as:

- Household bills – electricity, gas and telephone.
- Personal expenditure including dental and medical bills.
- Home maintenance, home care or rest home fees.
- Payments to family members, churches, charities or others.

Taxation

Guardian Trust's tax specialists have an in-depth understanding of all tax and compliance issues. We are, after all, the largest tax agent in the country after the IRD. Guardian Trust can provide the following tax assistance:

- Prepare, check or assist with the preparation of your tax return.
- Ensure you receive any refunds you are entitled to.
- Provide investment advice tailored to your tax situation.
- Suggest ways to minimise tax where appropriate.

Property management

Looking after your home or rental property

Rental Properties: Whether you own residential or commercial property, we will source tenants, negotiate leases and renewals, collect rents, carry out property inspections and arrange regular maintenance, including supervising quotes for major work.

Buying and Selling: We will act as an intermediary on your behalf to obtain valuations and appraisals and manage the purchase or sale process for you. We will discuss reserve prices with you and provide recommendations on the best options.

Maintenance: Guardian Trust organises and negotiates with trades people to carry out maintenance work around the home, supervising and making payments when work is satisfactorily completed.

Looking after your commercial property portfolio

Guardian Trust's commercial property management focuses on maximising returns and ensuring assets are properly maintained. The service ranges from pro-active, day-to-day property management to recommending strategies for obtaining the best rentals and tenants.

Farm management and accounting

Guardian Trust has over 100 years experience managing farms on behalf of clients. Services include budgeting, accounting, general farm supervision and succession planning.





e.g. The Owens of Auckland

Harry and Brenda Owen* have a successful business that takes them overseas for about six months every year. They have a wide range of investments including New Zealand properties, local and international shares, and, of course, their own business.

While they have the skills to manage their investments personally, they don't have the time needed to do the job well – particularly on a day-to-day basis. So, some years ago, they appointed Guardian Trust to fulfil this role on their behalf.

Whether they are at home or overseas, Harry and Brenda can focus on the business at hand (work or leisure!) knowing that their interests are being looked after by experts; efficiently, impartially and professionally.

Ian, their Guardian Trust Client Manager, has been working with the Owens for over 15 years now, and is in regular contact with them, making sure they know what's going on, even when they're away from home.

*This scenario is not based on an actual client, but reflects the experiences of many Guardian Trust clients.

Why Guardian Trust?



If you are unable to take care of your financial responsibilities through accident, ill health, or simply because it's no longer convenient for you, we will look after your interests as agreed with you. You need never lose your independence. As your personal agent, Guardian Trust will always act in your best interest to ensure your continued financial security.

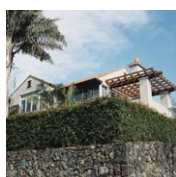
With professional support and expert advice from your personally appointed Client Manager, you can be sure your affairs are managed just the way you want.

Guardian Trust has been taking care of individuals and their families since 1882. We take pride in delivering a traditional approach to business that puts the client first. We believe that mutual trust, integrity and dealing with our clients face-to-face are not old-fashioned concepts, but the best way to do business.

Guardian Trust is a wholly-owned subsidiary of the Suncorp Group, one of Australasia's leaders in banking, insurance, investment and wealth management. Through its network of offices and business partners, Guardian Trust manages approximately \$4.15 billion in assets under direct management on behalf of investors and some 6,000 Trust and Financial Services clients.

A Disclosure Statement is available free of charge, on request.

Call 0800 87 87 82 to arrange a no-obligation meeting with a Client Manager at a Guardian Trust office near you, or visit www.guardiantrust.co.nz.



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