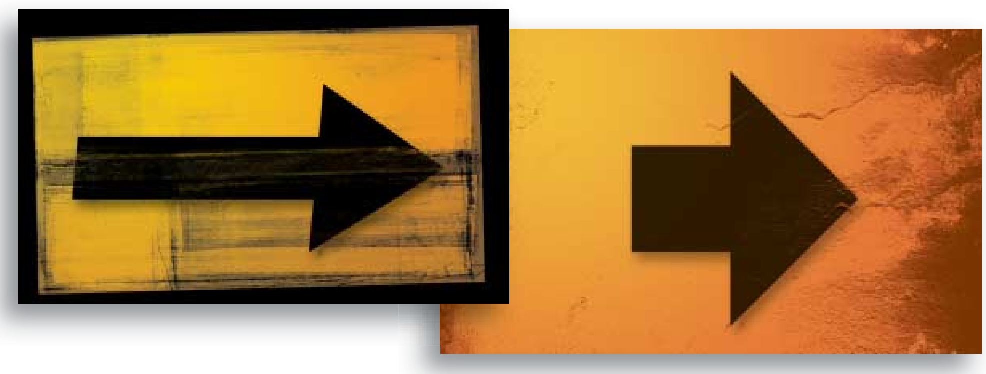

YOURINVESTMENTOVERVIEW™

Hamilton
Hindin
Greene
FOUNDATION NZX FIRM

OverView™ is brought to you by Hamilton Hindin Greene, a firm that has been in the stockbroking industry for more than 100 years. Formed through the amalgamation of a number of stockbroking firms its origin dates back to 1900. Hamilton Hindin Greene continues to provide world-class investment advice to local and foreign investors together with leading investment administration capabilities. Over the years, we have earned an enviable reputation for combining local expertise with global resources. Hamilton Hindin Greene is one of the last truly independent stockbroking firms that is proudly New Zealand owned.

OVERVIEW™

OverView™ is a portfolio management tool that gives investors the overview they need to quickly see and understand changes in their investment portfolio. It has been specifically designed to help you and your advisor monitor the changing values of your portfolio, and thus make informed decisions to create and protect your wealth. Through consolidating all your investments in OverView™, you are able to receive detailed and accurate portfolio reports, no matter where your investments are held.

Hamilton Hindin Greene's OverView™ custodial service adds further protection, by holding equity, managed funds, fixed interest and cash investments on your behalf in all major world markets. Hamilton Hindin Greene has made a substantial investment in OverView™ as we believe a proactive approach to employing state of the art investment tools is essential in order to achieve your goals and grow wealth.

All our advisors are qualified and accredited by NZX and together with you we will develop an investment strategy taking into account your risk profile, income needs and other requirements. An appropriate portfolio is then tailored to satisfy these needs and objectives both now and in the future. With OverView™ you then enjoy a superior level of informed ongoing service and comprehensive up to the minute fully detailed reports at the touch of a button.

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Greene

The upside

Once your strategy is in place, the benefits of OverView™ are significant:

All your investments, all at once

Through the OverView™ system your advisor is able to report on and trade a wide range of your investments on your behalf, all in one place.

Those investments can include:

- direct or listed share investments
- equity warrants and other derivatives
- direct fixed interest investments, including government and corporate bonds, debentures, capital notes and bank bills
- unit trusts, mutual funds and investment trusts
- cash in all major currencies
- non-financial assets

inoneplace

Monitoring and review to keep you on track

Your advisor will regularly review your portfolio in light of your investment goals and make appropriate recommendations. Your Investment OverView™ consists of a detailed report, informative market comment and stock specific summaries that will allow you a greater understanding of your investment position.

No need for you to deal with the paperwork

OverView™ eliminates the need to monitor the paperwork relating to your investments. There's no need for you to file and sort dividend and distribution statements, instead these will be handled on your behalf.

time

The reports you want, when you want them

OverView™ will give your advisor all the information needed to generate the detailed investment report that you require. You'll also know the worth of your portfolio at any given time, because OverView™ monitors thousands of investment products worldwide.

Among the reporting options available to you are:

Valuation
Performance
Asset Transactions
Cash Transactions
Cashflow Reporting
Asset Allocation
Realised Profit & Loss Reporting
Unrealised Profit & Loss Reporting
Taxation Reporting

You can choose to receive some or all of these reports, as often as you wish.

Simplified tax preparation

Through OverView™, you'll receive timely and accurate annual income tax summaries, including local and foreign tax withholding deductions. These summaries will speed up and simplify preparation of your tax reports.

You're working with a respected financial institution

In a world plagued by scandals and investment uncertainty, it's important to work with companies that you can trust, and who themselves are governed by the rules of a body like New Zealand Exchange Limited.

Structured for strength and reassurance

State of the art investment administration services

OverView™ is structured to offer investors all the benefits of Hamilton Hindin Greene's expertise along with all the protections that today's investors demand.

To ensure the best levels of security and protection your assets are held in custody by a separate company on your behalf. The sole role of this company, First NZ Capital Custodians, is to hold client assets as a bare nominee, so your assets are held separately and segregated from the Parent company.

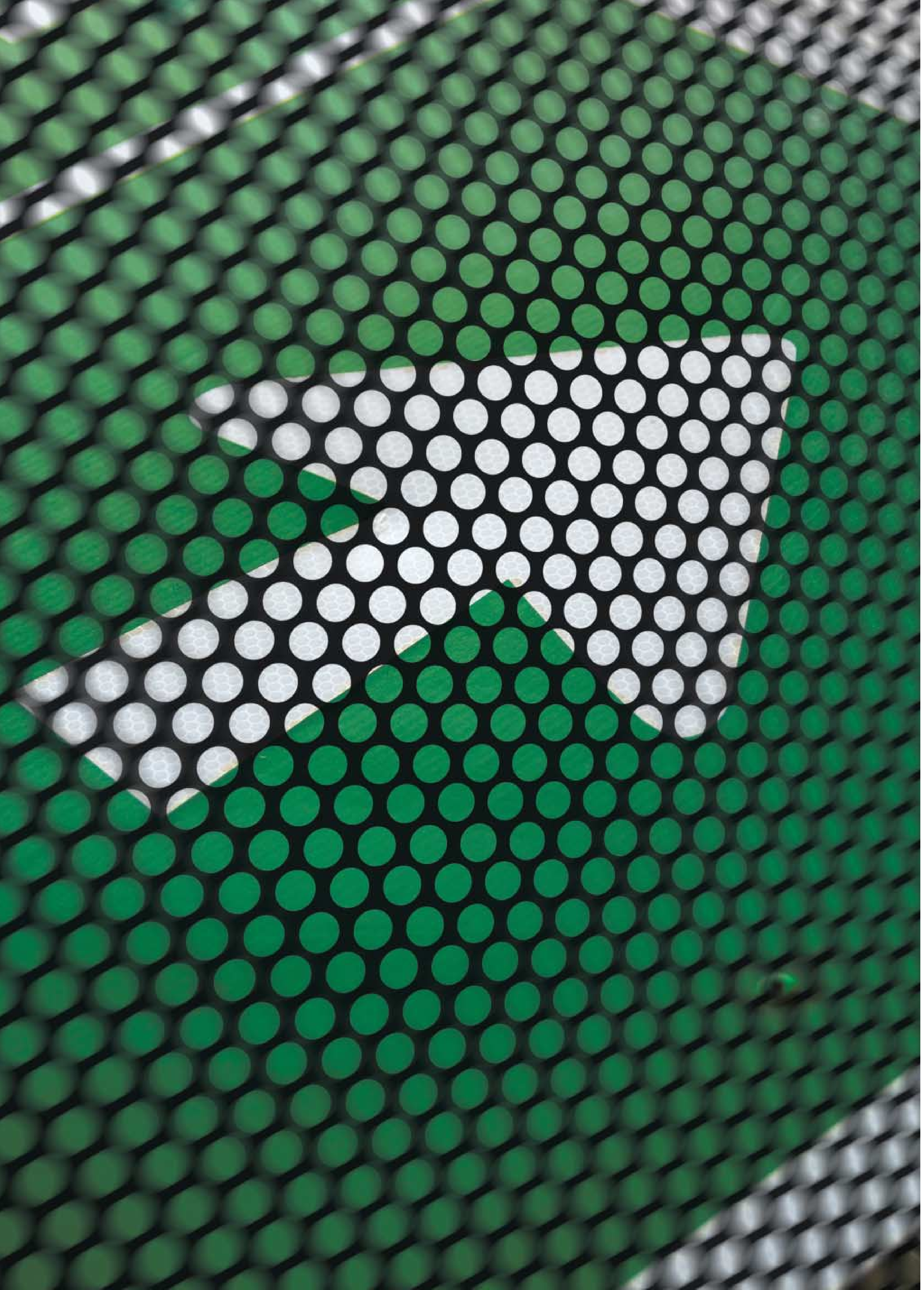
The OverView™ portfolio custodial company does not benefit from any of the assets it holds and cannot exercise any voting rights. It cannot transact any of your assets, as transactions can only take place following your specific instructions.

Offshore assets are managed through a sub-custodian. Sub-custodial arrangements vary according to where they are located. A full list of sub-custodians used can be obtained from your advisor.

Hamilton Hindin Greene's own investment activities are governed by the rules, regulations and financial requirements of NZX Limited, of which Hamilton Hindin Greene is a NZX Foundation Firm. The firm is a fully accredited trading and settlement market participant.

OverView™ and the activities of the OverView™ custodial company are all audited annually by external auditors. The Supplementary Custodial Services Agreement that your advisor will ask you to sign further protects your legal rights as well as defining the responsibilities of the custodian.

responsible



Why OverView™ is better by all accounts

OverView™ takes care of all your investment transactions whilst ensuring that you retain full control.

When you instruct your advisor to make purchases, sales, deposits or withdrawals, the transaction is recorded electronically within OverView™, so you can see on your reports what's taken place.

If your investment portfolio structure calls for automatic implementation of transactions, periodic rebalancing, standing purchases, regular contributions or regular withdrawals, all of these transactions will be processed by the custodial company on your behalf and tracked for you by OverView™. This helps ensure that the actions recommended by your advisor take place, whilst giving you the means to see what has been done, where and when.

Depending on the fee structure and the type of investments within your portfolio, some or all of the fees may be claimed as a deductible expense under current taxation legislation. Your taxation report will allow your accountant to identify and calculate the deductible amounts.

control

Equity transactions, such as stock splits, consolidations and rights issues, are also actioned on your behalf through OverView™, saving you time and hassle, but ensuring you don't miss out on everything your investments entitle you to.

Your cash managed for you

OverView™ offers you access to a Cash Management Account in any of the major currencies - usually, New Zealand Dollars, Australian Dollars, U.S. Dollars or British Pounds. You can use the account to hold cash, or receive distributions, interest and the proceeds from other transactions. You can also pay for purchases or make withdrawals. Your cash account will also generate interest, this is credited to your account monthly.

Fees and other costs paid automatically

OverView™ allows you to pay fees and other costs automatically from your Cash Management Account. Your advisor will fully explain these fees when you sign up for OverView™. Any one-off fees that you are not initially aware of will need to be authorised by you before being debited from your account.

Access to your investments when you need it

OverView™ doesn't lock you into any investment. There is no minimum holding time, and if you wish to transact investments outside OverView™, you can of course do so.

In consultation with your advisor, you can also withdraw some or all of your investments from OverView™ at any time. Individual assets can be transferred to your own name, unless the withdrawal means you no longer have the minimum holding required. Should this be the case, we will sell the asset and credit the cash to your Cash Management Account. You can then withdraw it if you wish.

You can also stop using OverView™ at any time, by informing your advisor in writing and discussing with them the most appropriate way to exit the service.

So, where to from here?

Once you have discussed your requirements with your advisor and agreed on an investment strategy, you will be provided with all the application documentation, including:

- A Client Agreement - this defines your relationship with the advisor and the services you can expect to receive.
- A Supplementary Custodial Services Agreement - this explains the responsibilities of the OverView™ Portfolio Custodian.
- A fee schedule - this tells you the fees you will be charged.

You may also be asked to provide:

- Proof of your identity
- Personal bank account details
- An acknowledgment of your investment risk profile

Protecting your privacy

Your privacy is a key concern for us, and you have our assurance that we will always handle your investment-related matters with discretion, integrity and care.

OverView™ does mean that Hamilton Hindin Greene and the custodian will hold personal information about you. If appropriate, and only for the purposes of managing your investment requirements, either Hamilton Hindin Greene or the custodian may provide this information to your advisor, fund managers, sub-custodians or other issuers of securities.

You retain the right to access personal information that relates to you and ask that it be corrected if any of the details are wrong. If requested, Hamilton Hindin Greene and the custodian will tell you the name and address of any person or organisation to whom your personal information has been provided.

If you have any questions or concerns about how your personal information is used, you can of course contact your advisor or the Hamilton Hindin Greene office.

We will be delighted to provide a professional, free, no obligation demonstration of OverView™ at any time convenient to yourself.

Contacting us

If you would like to find out more about OverView™, contact your advisor or call the Hamilton Hindin Greene office:

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Christchurch
New Zealand

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Facsimile	(03) 379-8472
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Visit us on www.hhg.co.nz

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