



NEW ZEALAND FINANCIAL PLANNING

Helping you make smart choices with your money



"Live for Today – Plan for Tomorrow."

Callum Forbes

MSc (Hons), GradDipBusStuds, CFP^{CM}

Callum joined the financial planning industry in 1992 and NZFP in 1996. Since then he has been helping many New Zealanders to achieve their financial goals and life style aspirations.

Callum provides advice and service to a diverse range of people, in particular those in their prime working years - a group which Callum identifies with and specialises in assisting. He looks at the big picture: "A lot of people view financial planning only as investment advice. But the reality is that this is just the tip of the iceberg. You also have to take into consideration other aspects such as cash management, risk management and how one's affairs are structured."

Callum views structuring your financial affairs as a bit like building a house. "Many people focus on the end result, but if they haven't got the basics right - such as a good foundation and quality materials - then the whole structure is in danger of falling down. Organising your financial affairs is much the same. If you haven't established good financial discipline and risk management tools first, then a long-term investment plan can also fall over if things change."

Over the last couple of years Callum has also started to work closely with small and medium sized business owners. "Most business owners work long hours and tend to focus working in the business rather than on the business" says Callum. "This means they haven't put in place a good exit strategy or succession plan". Callum can assist a business owner at all stages of the business life cycle – including wealth creation strategies outside of the business, business risk management and general business advice.

Callum enjoys speaking on financial planning and business issues and is available as a speaker for any interest groups that want to receive relevant and up-to-date information on these matters.

Callum lives with his partner and their daughter on a rural property near Upper Hutt, where they fatten cattle and run horses. He is active in his local community, teaching martial arts and self-defence. He also has an active interest in health and fitness, astronomy, horse riding and medieval-style jousting on horseback. He regularly represents New Zealand in international jousting tournaments.

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You may request a full adviser disclosure statement, free of charge, by contacting any one of the above offices.

For more information on our people and services please visit our website

<http://www.invest.co.nz>

