We'll spend the next 20 minutes helping you decide if investing is right for you.

If you're saving for the future (over 6 years or more), putting some of your money into investments could help it grow faster.

What are investments?

An investment is something you buy, typically shares, unit trusts or other assets, with the hope that it will gain value in the years to come.

Read more about the investments we offer

How we'll help you

- 1 We'll look at your finances to help you decide if investing is the right approach for you. If it's not, we'll help you work out what is.
- 2 We'll find out how much risk you're comfortable taking and offer a savings and investment option that suits your needs.
- 3 From what you tell us, we'll advise how much of your money to invest and how much to put aside for rainy days or emergencies.

Things you should know before investing

- We'll let you know what fees and charges will be applied before you decide to invest. If you'd like us to help you keep an eye on your investment, you can choose to pay for our Ongoing Advice Service.
- The value of investments can go up and down over time, so you could get back less than you put in.
- If you'd be better off with a savings account or speaking to a Financial Planning Manager, we'll let you know.





