

Disclosure 1 - Publicly Available Information

Important Information About Our Business

NZ Wealth Planning Limited (NZWP) is a Licensed Financial Advice Provider (FAP) issued by the Financial Markets Authority (FMA) to provide financial advice services. NZWP's Financial Services Provider (FSP) number is FSP771178.

Licensing Information

NZWP while being a FAP (FSP771178), holds a transitional FAP licence which came into effect on 15 March 2021 to provide financial advice. NZWP's transitional FAP licence is subject to conditions contained in the Act, imposed by regulations and imposed by the FMA under section 403 of the Act.

Our Office Contact Details

Contact: Simon Clarke,
 Director & Senior Financial Adviser
Address: P.O. Box 36816, Merivale, Christchurch, 8146, New Zealand
Phone: 021 041 3037
Email: info@nzwealthplanning.co.nz
Website: www.nzwealthplanning.co.nz

Nature and Scope of Financial Advice Services

Our Services
NZWP provides limited scope financial advice on the following: <ul style="list-style-type: none"> Investment planning (strategic asset allocation and investing) KiwiSaver investment strategies Retirement planning
Products we can provide financial advice about:
<ul style="list-style-type: none"> KiwiSaver investments Managed fund investments
Product providers we might recommend
<ul style="list-style-type: none"> NZWP does not make product recommendations for individual product providers

Our Fees

The actual fee charged to you will depend on the nature and scope of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed and explain how they are payable.

The following section outlines the types of fees that may apply:

The fees charged for our advice and services may be based on a combination of:
<ul style="list-style-type: none"> A set dollar amount; Or a percentage-based fee
Our agreed advice and service fees may include charges for:
<ul style="list-style-type: none"> Initial advice Ongoing or annual advice and services
Examples of known fees



- Investment Planning – Limited scope advice - \$750
- Retirement Planning – Limited scope advice - \$750

Other Costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Commission (received by the FAP)

NZWP does not receive commission.

Conflicts of Interest or Other Incentives

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also.

NZWP's Director and Principal Financial Advisor, Simon Clarke is also employed as an Authorised Body (AB) by *Logan Smythe Associates* to provide insurance advice. Insurance advice is not provided through NZWP but referrals to Logan Smyth Associates may be made if insurance advice is required. Simon Clarke does not receive a referral fee for this.

How We Manage Any Conflicts of Interest

To ensure our adviser prioritises our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our adviser undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interests and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our Duties and Obligations To You

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge and skill set out in the Code of Conduct
- Give priority to the clients' interest and
- Exercise care, diligence and skill and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our Internal Complaints Process

If you have a problem, concern or complaint about any part of our advice or service, please tell us so that we can try to fix the problem. Our internal complaints manager is Simon Clarke who can be reached via email at simon@nzwealthplanning.co.nz or 021 041 3037. We will always try to respond to your contact within 24 hours on business days.

The internal complaints process is:

- We will review the complaint and discuss with you how we will resolve this and obtain any additional information if required
- We aim to resolve our complaints in a timely manner and will indicate to you the time this complaint for take to resolve.
- We will communicate with you in the method you prefer – phone, email or written.



- If we cannot resolve this complaint in a manner which is acceptable then you can contact our free independent dispute resolution service.

Our External Complaints Process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme – Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Services Complaints Limited at:

Address: PO Box 5967,
Wellington, 6140
Telephone: Freephone 0800 347 257
Email address: complaints@fscl.org.nz
Website: www.fscl.org.nz