

Disclosure 1 - Publicly Available Information

Important Information About Our Business

NZ Wealth Planning Limited (FSP771178), trading as NZ Wealth Planning (abbreviated NZWP) holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice.

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 Duties and Obligations To You

NZWP has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice).
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

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:

- Investment planning (strategic asset allocation and investing)
- KiwiSaver investment strategies
- Retirement planning

NZWP also provides financial risk management consulting services on the following:

- Treasury Management
Dairy price risk management (e.g. managing exposure to fluctuations in wholesale milk prices through milk price hedging)
- Foreign exchange rate/currency risk management

*Investments 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 financial advice and financial planning services • Financial risk consulting services
Examples of known fees
<ul style="list-style-type: none"> • Investment Planning – Limited scope advice - \$750 • Retirement Planning – Limited scope advice - \$750 • Financial risk consulting services - \$350 per hour.

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 if insurance advice is required and a referral is made it to an insurance advisor, 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 on the basis of each clients' goals and circumstances.
- Our adviser undergoes 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 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. It is free to make a complaint. 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 will 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