TEL: 020 4095 2348
P.O. BOX 36816, MERIVALE
CHRISTCHURCH 8140, NEW ZEALAND
EMAIL: INFO@NZWEALTHPLANNING.CO.NZ

Disclosure - Publicly Available Information

Important Information About Our Business and Licensing Information

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

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 8140
Phone: 020 4095 2348
Email: info@nzwealthplanning.co.nz
Website: www.nzwealthplanning.co.nz

Nature and Scope of Financial Advice Services

Our Services
NZWP provides tiered financial advice solutions across the following areas: • Investment planning & management (strategic asset allocation and investing) • KiwiSaver investment strategies • Child education planning • Retirement planning • Debt management and cash management (budgeting and establishing sufficient cash reserves)
Investments we can provide financial advice about:
• KiwiSaver investments • Managed fund investments
Product providers we might recommend
• **KiwiSaver** - Booster, SuperLife • **Managed fund Investments** – SuperLife, Booster

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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:	
• A set dollar amount; • Or a percentage-based fee • Hourly consultation rates – I charge $300 + G.S.T. per hour.	
Our agreed advice and service fees may include charges for:	
• Initial advice • Ongoing or annual financial advice and financial planning services	
Plan Preparation Fee	**Range**
• Financial Plan preparation fee – Halve the fee is to be paid upfront upon engagement with the balance to be paid once the plan is written.	$1,500 to $7,156 + G.S.T depending on nature and complexity. We will confirm the fee with you prior to the engagement

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 receives the following commission from investment providers:

Investment Management	
KiwSaver	**Range (p.a.) of the balance**
Booster KiwiSaver	0.25% to 0.50%
SuperLife	0.50%
Managed Fund Investments	
Booster	0.3%-1.05%
SuperLife	1.0%

Booster also pays a $30 marketing fee to the adviser for KiwiSaver investments if you do not fully elect the Default Saver Fund upon joining, have been a member for 12 continuous months, and have paid your first contribution.

Simon Clarke is the only adviser and director working for NZ Wealth Planning. His remuneration is based on the profitability of the company by the way of drawings.

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.

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 interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.

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 compliant 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