Your KiwiSaver Adviser:
Disclosure Statement

About Your KiwiSaver Adviser (FSP1011831)

Who we are

Your KiwiSaver Adviser (YKA) is licensed by the Financial Markets Authority (FMA) to provide regulated financial advice to retail clients. We specialise exclusively in KiwiSaver advice, helping clients make informed decisions about their KiwiSaver arrangements.

Our Advice Process

We work with clients in different ways, depending on their needs. For many clients, this involves providing personalised KiwiSaver advice. We take the time to understand your circumstances, objectives and what is important to you before assessing your current KiwiSaver arrangements and making recommendations that are appropriate for your situation.

In some cases, you may already be happy with your existing KiwiSaver provider and investment fund, but would like ongoing access to professional advice and support. If you're happy with your current KiwiSaver provider and investment fund, but would like ongoing access to advice and support, we can often become your servicing adviser without recommending changes to your existing KiwiSaver arrangements.

Before any recommendations are implemented, or where a change of servicing is requested, we will explain the process, answer any questions you may have and obtain your authority to proceed.

There is no obligation to proceed with our recommendations, and we encourage you to ask questions at any stage of the advice process.

If your circumstances change at any stage, please let us know so we can ensure any advice we provide remains appropriate.

Our Services

We provide personalised advice relating to KiwiSaver, including:

- selecting an appropriate KiwiSaver provider
- selecting an appropriate investment fund
- contribution settings
- consolidating existing KiwiSaver accounts where appropriate
- ongoing KiwiSaver reviews

We can also provide ongoing servicing and support for existing KiwiSaver arrangements where no recommendation to change provider or fund is required.

Our advice is limited to KiwiSaver. We do not provide advice on lending, insurance, direct investments, taxation, estate planning or other financial products.

Our personalised advice is provided from our approved panel of KiwiSaver providers. Our current approved providers are listed on our website and may change from time to time.

Fees and Remuneration

In most cases, we are paid by the KiwiSaver provider if you choose to proceed with our recommendation. These payments are not an additional fee charged to you. They are paid by the provider in accordance with their adviser remuneration arrangements.

If we agree to charge you a fee for a particular service, we will discuss this with you and obtain your agreement before providing that service.

Where applicable, your Statement of Advice will explain how we are remunerated in relation to your recommendation.

Conflicts of interest and how we manage them

We maintain a Conflicts and Incentives Register and have policies and procedures designed to identify, manage and monitor conflicts of interest. Our advisers are required to prioritise your interests and comply with their duties under the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services. Where a conflict cannot be appropriately managed, we will not proceed with the advice.

Our duties to you

When providing financial advice we are required to:

- act with care, diligence and skill
- treat you fairly
- give advice that is suitable for your circumstances
- help you understand our recommendations
- protect the confidentiality of your personal information
- maintain the competence required to provide our advice.

Complaints and disputes

If you are unhappy with our service or the financial advice you have received, we encourage you to let us know so we have the opportunity to resolve your concerns.

You can contact us by:
Email: connor@yourkiwisaveradviser.co.nz
Phone: +64 27 426 6669

We will acknowledge your complaint, investigate it fairly and keep you informed throughout the process. We aim to resolve complaints as quickly as practicable.
If you are not satisfied with the outcome of our complaints process, you may refer your complaint to our independent dispute resolution scheme at no cost to you:

Insurance & Financial Services Ombudsman (IFSO Scheme) Phone: 0800 888 202
Email: info@ifso.nz
Website: www.ifso.nz

Our Complaints Policy, including details of our complaints process and expected timeframes, is available on our website or on request.

Privacy

We are committed to protecting your privacy and handling your personal information responsibly. Information about how we collect, use, store and protect your personal information is contained in our Privacy Policy, which is available on our website or on request.

Your Responsibilities

To enable us to provide appropriate financial advice, it is important that the information you provide is complete, accurate and up to date.

If your personal circumstances, financial situation or objectives change before your recommendations are implemented, please let us know as this may affect the suitability of our advice.

Related Documents

The following documents are available on our website or can be provided to you on request:

- Privacy Policy
- Complaints Policy

If you have any questions about our services, our advice process or any of these documents, please contact us. We're happy to answer your questions before you decide whether to proceed.

Contact us

Email: connor@yourkiwisaveradviser.co.nz Phone: +64 27 426 6669