

DISCLOSURE STATEMENT

SUSHMITA DEVI

www.agileprivatewealth.com



Licence & Contact Information

Sushmita Devi is a qualified Financial Adviser. Registration number: FSP1009667

Sushmita Provides financial advice on behalf Agile Private Wealth Limited under their financial licence.

FAP Licence: FSP1008145

Address: 34 Main North Road, Papanui, Christchurch

Website: www.agileprivatewealth.com

Email: sushmita@agileprivatewealth.com

Phone: 0274 304 494

Scope of Advice

Sushmita is independently licenced and qualified to provide advice on -

- KiwiSaver Investments
- Managed Investments
- Retail Investments

Any financial advice provided will consider only the information you have given regarding your specific needs, financial situation, goals, and objectives.

Agile Private Wealth only provides financial products from certain providers.

For KiwiSaver and Managed Funds, we currently work with nine companies -

- Booster Investment Management Ltd
- Generate Investment Management Ltd
- Amova Asset Management
- Kernel Wealth Limited
- Koura Wealth Limited
- Milford Asset Management Ltd
- New Zealand Funds Management Ltd
- Superlife & Smartshares Limited

Agile Private Wealth and Sushmita does not provide advice on the following –

- Residential, Rural and Commercial Lending
- Fire & General Insurance
- Life, Disability and Health Insurance
- Accounting Advice
- Tax Advice

- Legal Advice

Duties

Anyone who gives financial advice has duties under the Financial Markets Conduct Act 2013 relating to the way that advice is given.

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 [here](#)

The Code of Conduct standards can be read [here](#)

Your Obligations

It is important that you provide accurate and timely information. You have a duty of disclosure to advise of any significant matters or changes in your financial position that Agile Private Wealth should be made aware of before offering their advice.

Remuneration, Fees and Expenses

Sushmita is a waged employee of Agile Private Wealth Limited. All remuneration payments from providers are paid directly to Agile Private Wealth. Sushmita is paid an annual salary, but may receive bonuses from time to time.

Full disclosure of any commission payments and ongoing administration and advice fees received from providers from your investment are transparent and detailed in the statement of advice provided to you prior to your authorisation of that advice.

Agile Private Wealth will receive payment from an investment provider and KiwiSaver provider once your application has been successfully processed.

These payments vary between providers; however, as a general guide they are –

- KiwiSaver: Initial Commission of between \$0.00 and \$300.00 upon placement and an ongoing administration and servicing fee paid monthly at 0.5% of your total balance from day one.
- Managed Funds: Upon successful placement we will receive an ongoing servicing fee paid monthly of between 0.5% and 1% of your total balance from day one.

Agile Private Wealth may charge clients for services provided whereby financial advice is provided and extra administration is required.

Any or all other fees payable by you are discussed and agreed upon in our initial free consultation then outlined in our statement of advice to you.

We have a large network of professionals whom we are associated with and can refer you to the appropriate solution providers should you require specialist advice in these areas.

In some instances, we may receive a referral commission or incentive from professional associates that we refer you to. Should this be the case we will outline the details in our statement of advice to you.

Conflicts of Interest

As a provider of professional advice services, we have a legislative obligation to act in the best interest of our clients when making recommendations. In providing advice to you, should any, actual or potential conflict of interest arise then we undertake to notify you so that you can assess our advice objectively, and accordingly make an informed decision.

Agile Private Wealth Limited receives commissions from product providers that we place business with. The amount of commission received varies from each provider and is confirmed in our statement of advice.

From time to time, product providers may also reward us for the overall business we provide to them. These rewards may be in the form of event tickets, hampers and gifts, or other incentives.

To ensure that we prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made based on each client's goals and circumstances.

As a financial adviser, I undergo annual training about how to manage conflicts of interest. Compliance audits, and a review of our compliance program is undertaken annually by a reputable compliance adviser.

Concerns and Complaints

If you have a problem, concern or complaint about any part of my advice or service, please tell me so that we can try to fix the problem. We have an internal complaints process and undertake to investigate your concerns promptly and fairly.

Complaints Process

The full complaints process is available on our website www.agileprivatewealth.com

Storage of your Information

Agile Private Wealth Limited complies with the Privacy Act 2020.

The information will be held by us at the offices of Agile Private Wealth detailed in the Advisors' Disclosure Statement and will be in digital format and stored on our CRM system.

In order to assemble your KiwiSaver application, I will require certain personal and financial information from you.

The information will be made available to your Financial Adviser, KiwiSaver provider, and any other necessary third parties such as government agencies, regulatory authorities, auditors, and KiwiSaver provider.

Personal and business information may also be disclosed to:

- Employees or Directors of Agile Private Wealth Limited who also comply with the Privacy Act 2020
- Professionals such as solicitors, accountants, Mortgage Advisers and/or insurance advisers when a referral is made at your request.
- If Agile Private Wealth intends to sell this Financial Adviser business, to any prospective purchaser of my business.
- The Financial Markets Authority, disputes resolution scheme and/or independent compliance reviewer as required for monitoring or compliance purposes.

From time to time, this information may be updated and/or changed. I undertake to advise you of material changes to any of the items or products/services noted above via email.

Termination

This Agreement will remain in place until it is terminated by either party giving the other at least thirty (30) days' written notice.