

Important Information Statement

The information provided below is intended to help you as you make important financial decisions. Please read this carefully and ask questions if you would like to know more. Further information is available on our website at www.sharenz.com and in writing, upon request, free of charge.

Identifying Information

I am a Financial Adviser (FSP102947) engaged by Quadrant Financial Services (2020) Ltd t/as SHARE (FSP755651).

Quadrant Financial Services (2020) Ltd t/as SHARE (FSP755651) is authorised to provide financial advice under a licence issued by the Financial Markets Authority to SHARE NZ Services Limited (FSP683711) trading as SHARE.

My contact details are:

Name: Graeme Kenneth Pickering
(Known as Graeme Pickering)
Phone: 03 348 0745
Email: graeme.pickering@sharenz.com
Address: 12 Princess Street
Riccarton
Christchurch 8440

My duties and obligations

Under the Financial Markets Conduct Act 2013 I have duties and obligations relating to how I give advice. I am required to:

- Ensure you understand the nature and scope of advice you ask me to provide.
- Provide an advice service that is relevant to this scope of advice and suitable to your individual circumstances and needs.
- Listen to your needs, concerns and preferences and treat you fairly and with respect.
- Act with integrity, giving priority to your interests and give advice that is not influenced by my own interests.
- Exercise care, diligence and skill in providing you with advice.
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice you requested.
- Ensure you understand my advice and recommendations and any associated risks.
- Keep you informed through the process, communicating in a timely, clear and effective manner.

Nature and Scope of the Advice

I can give financial advice about Insurance products provided by:

- Accuro
- AIA
- Resolution Life
- Asteron Life
- Chubb Life
- Fidelity Life
- NIB
- Partners Life
- Southern Cross

I can give financial advice about Investment / KiwiSaver products provided by:

- Resolution Life
- ANZ
- Booster
- Fisher Funds
- Generate
- Select Wealth

I can give financial advice about Fire & General products provided by:

- AON
- NZI
- Vero
- Delta
- ANDO

Limitations to the advice I will provide:

Reliability History

A reliability event is something that might materially influence you in deciding whether to seek advice from me or from SHARE. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy within the last four years.

There have been no reliability events for SHARE NZ Services Limited (FSP683711), Quadrant Financial Services (2020) Ltd t/as SHARE (FSP755651) or me (FSP102947).

How we are paid

Fees and Expenses

I do not usually charge a fee for the financial advice I provide to you except in particular circumstances and agreed in advance with you.

Remuneration

I am remunerated as shareholder and director of Quadrant Financial Services (2020) Ltd t/as SHARE (FSP755651) primarily by drawings and shareholder salary. SHARE and my company receive all commissions and client fees that are generated by me. Depending on the company/ies and

product/s you choose Quadrant Financial Services (2020) Ltd t/as SHARE (FSP755651) will be paid a commission.

Insurance remuneration

Insurance commission may be between 35% and 230% of the first year's premium of your policy.

SHARE and Quadrant Financial Services (2020) Ltd t/as SHARE (FSP755651) also receives a commission of between 5% and 25% of the premium for each year the policy remains in place.

In addition, SHARE and Quadrant Financial Services (2020) Ltd t/as SHARE (FSP755651) receive commission of between 15% and 30% of the first year's premium of your policy, depending on which Insurance company and which policy you choose.

KiwiSaver remuneration

The scheme providers may pay an initial introduction fee however this would be dependent on the fund provider and initial contribution.

This is paid to me by the provider after you have been a member of the scheme for at least one year. It does not come out of your KiwiSaver balance.

SHARE and Quadrant Financial Services (2020) Ltd t/a SHARE (FSP755651) also receive a commission of between 0.10% and 1.0% max. ongoing p.a. trail commission as a % of total value of investment.

Investment remuneration

SHARE and Quadrant Financial Services (2020) Ltd t/a SHARE (FSP755651) receive a commission of between 0.10% and 1.0% max. ongoing p.a. trail commission as a % of total value of investment.

Fire and General remuneration

The insurance commission may pay between 5% and 20% of the first year's premium of your policy.

In addition SHARE and Quadrant Financial Services (2020) Ltd t/a SHARE (FSP755651) also receive a commission of between 5% and 20% each year the policy remains in place.

We have an association with Runacres Insurance where they will place business on our behalf for our clients when we do not have the facility to place the business ourselves.

From time to time product providers may also reward me for the overall business I provide to them. They may give me tickets to sports events, hampers or other incentives.

Most of SHARE's advisers have a financial interest in the business of SHARE as a shareholder of SHARE NZ Services Limited and/or its wholly owned subsidiary SHARE NZ Limited. Any issue of shares, payments of dividends or other distributions to shareholders by SHARE NZ Services Limited and/or SHARE NZ Limited has no effect on the service provided.

Conflicts of interest

To ensure that I prioritise your interests above my own, SHARE operates a comprehensive and robust framework or policies and procedures and I follow an advice process that ensures my recommendations are made on the basis of your goals and circumstances. SHARE's financial advisers undergo an annual compliance review and receive training about SHARE's policies and procedures including managing conflicts of interest. SHARE maintains and monitors registers of conflicts of interests, and the gifts and incentives I receive.

Availability of information

If you would like a copy of this Important Information Statement please let me know.