

LICENSING INFORMATION

Everwise Wealth Partners Limited - holds a Class 2 Financial Advice Provider (FAP) licence issued by the Financial Markets Authority to provide financial advice. The firm's Financial Advice Provider number is **FSP1011118**.

CONTACT DETAILS

Everwise Wealth Partners Limited is the Financial Advice Provider.

You can contact us at:

Phone: +64 03 579 1167

Email: admin@everwise.co.nz

Web: www.everwisewealth.co.nz

Address: 19 George Street Blenheim 7201

NATURE AND SCOPE OF ADVICE

Everwise Wealth Partners Limited advisers provide advice about:

- Financial Management
- KiwiSaver
- Retirement and investment Planning
- Financial Advice Products

We provide advice in relation to the following products:

- Managed funds including KiwiSaver and superannuation
- Qualifying Recognised Overseas Pension Schemes (QROPS) for UK Pensions
- And the following investment types available on the wrap platform, if they form part of a portfolio:
 - • Exchange Traded Funds (ETFs) and investment trusts
 - • Bonds (domestic and foreign), including Government, Local Authority, and corporate bonds
 - • Cash, term deposits and money market funds.

We provide advice in relation to products provided by the following companies:

- Investments – Synergy Investments Consilium Portfolios, Milford Asset Management, Booster, Fisher Funds, Generate, Lifetime Retirement Income.
- KiwiSaver – Milford Asset Management, Evidential, Booster, Kernel, Generate, Fisher Funds.

FEES AND EXPENSES

Investment Advice fees

Investment Plan: Initial costs: an initial planning cost to write any advice known as a Statement of Advice (SOA), based on an agreed scope of service. The cost of preparing any SOA is determined after an initial fact find conversation and agreed with you before the commencement of any billable work.

Ongoing advice fee: We charge a monthly fee for running a portfolio, which is calculated on a percentage of funds under management (your investment balance) These vary depending on size and complexity of the portfolio, but portfolio fees are up to 1% p.a +GST, and the platform fee is up to .25%p.a (no GST). Specific fees payable by you will be provided to you in a Statement of Advice before you agreed to implement our advice and receive our services.

Brokerage Fees

We do not collect broker fees as income but there may be broker fees that you have to pay if you want to transact any direct listed equities or bonds on an exchange. The indicative cost is quoted at the time before transacting. It will depend on factors such as size of the trade, if research from an external party is required and the exchange that it would be traded on.

KiwiSaver Advice fees

Initial and annual fees for advice is payable to Everwise Wealth Partners. The fee is calculated as a percentage of your total fund value and may be paid to us from the fund management fee deducted from your account each month. The advice and management fees may be up to .70%p.a.

Specific initial and ongoing fees will be advised to you when we provide you our advice, along with information on when the fee is to be paid and how the fee will be paid.

CONFLICTS OF INTEREST

Depending on the provider recommended, Everwise Wealth Partners may receive a fixed commission for arranging or recommending their product, up to \$150.

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

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. Everwise Wealth Partners Ltd financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process, and our compliance programme is reviewed annually by our external compliance adviser.

Paul O'Regan is the only adviser and director working for Everwise Wealth Partners. His remuneration is based on the profitability of the company by way of drawings.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service, you can make a complaint by emailing admin@everwise.co.nz or by calling +64 03 579 1167.

You can also write to us at: 19 George Street Blenheim 7201, When we receive a complaint, we will consider it using our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact our Disputes Resolution Scheme provider named Insurance & Financial Services Ombudsman Scheme (IFSO scheme) who provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact the IFSO scheme by calling 0800 888 202 or emailing info@ifso.nz

DUTIES INFORMATION

Everwise Wealth Partners Limited and anyone who gives financial advice on our behalf, 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 www.fma.govt.nz