Disclosure Statement

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I am a Financial Adviser and provide advice on behalf of Authentic Advisers (FSP1008404), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Authentic Advisers and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

Relevant Qualifications and Experience

I have been investing privately in real estate since 1999 and focused on my own wealth creation as a passion. I like to focus on educating clients on how to increase passive income, diversify their assets and protect their risks.

I joined the financial services industry in 2016 and formally as an adviser in 2020. I then started as a self-employed retirement planner with The Advice Hub in 2020 and left to build my own practice 'Authentic Advisers' in 2025. I also received the Financial Advice NZ Trusted Adviser mark in 2025 which recognises a high standard of professional ethics.

I gained even more experience and formal qualifications in financial planning, wealth management and retirement planning after teaching workshops at Manawatū Business Chamber, Taranaki Chamber of Commerce and Nelson Tasman Chamber of Commerce.

I am a qualified Financial Planner and have completed the New Zealand Certificate (Level 5) for Financial Services specialising in residential and commercial property lending and investment including KiwiSaver 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).

I Work For You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

I am paid by the providers for the services I provide, however, **it is you that I work for**. To ensure that I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice. Authentic Advisers, 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.

My Services

Investment and Generalised KiwiSaver Advice:

I am able to provide advice for KiwiSaver and investment products (Including State Services Retirement Schemes, Australian Super and UK Pensions). This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish to proceed with I will show you the relevant funds available to you through the providers I work with:

SuperLife, Kernel Wealth, Generate, Select Wealth, JMI Wealth KiwiSaver, Milford, Booster, Fisher Funds, Koura, iSelect, Amova's Goalgetter KiwiSaver & Investment

Depending on which provider you choose to go with, Authentic Advisers can be paid either an upfront fee of between $0 to $400 and/or a commission of between 0.25% and 1% of funds under management. I will confirm how much Authentic Advisers will receive when I provide my recommendation.

General Insurance: (Home, Contents & Car):

Whilst I don't provide general insurance as part of my product offering, I am able to refer you to our commercial partner, Blanket Advice Limited, who have access to some of the most comprehensive policies on the market. If you take out a policy with Blanket on the back of my referral, Authentic Advisers may receive a referral commission of 20%.

We may refer you to other experts in the Insurance Industry as part of Plan B.

Personal Risk: (Life, Income, Disability & Health Insurances):

Whilst I don't provide personal risk as part of my product offering, I am able to refer you to Lead your Life who takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

If you take out a policy with Lead your Life on the back of my referral, Authentic Advisers may receive a referral commission of 20%.

Home Lending:

Whilst I don't provide home lending as part of my product offering, I am able to refer you to Lady Wealth Ltd who work with banks and lenders to recommend the lending products and solutions that best fits your circumstances and requirements.

If you take out a loan with Lady Wealth Ltd on the back of my referral, Authentic Advisers may receive a referral commission of 20%.

Other Fees, Commissions and Conflicts of Interest

I do not charge a fee for KiwiSaver Advice nor do I charge for reviews of any kind.

For Investments, I **do not** charge fees for New Client Consultation Discussion, Holistic Financial Adviser Meeting - Personal Profile (First Formal Meeting), second meeting or any other subsequent meetings.
I do charge a fee for an Investment Report as listed below:

- Investment and Private Wealth Advice Plan - $500 +GST
- Retirement Advice Plan - $750 +GST

There may be an implementation fee of $2500 +GST, all fees will be clearly outlined in your plan and discussed with you prior to proceeding per your Authority to Proceed. For investments, I may charge a portfolio servicing fee of 1%. You may be required to pay third-party fees as a result of recommended investments which may include fund manager fees, fund administration fees, performance fees and transaction fees. I will confirm these fees and the amount of commission Authentic Advisers will receive when I provide my recommendation to you.

For UK Pension transfers, I partner with Booster Financial Services, Authentic Advisers can be paid an implementation fee of up to 5% and a commission between 0.3% to 1%. Authentic Advisers will help with the transfer of the UK Pension and advise once the funds are invested with Booster, I cannot provide advice on the funds while it is invested in the UK.

A one-off implementation fee may apply and will be deducted from your initial deposit at the time of implementing your new investment portfolio.

Professional Indemnity Insurance

Authentic Advisers hold professional indemnity insurance protecting our financial service work. Professional indemnity insurance protects our advisory business services we offer to our clients. This Insurance provides me protection for up to $5,000,000 NZD on any one claim for the following:

- Automatic Reinstatement
- Breach of contract
- Consultants, subcontractors and agents
- Continuous cover
- Costs of representation at registration board proceedings
- Defamation
- Fair Trading Act 1986
- Fraud and dishonesty of employees
- Intellectual property
- Internet liability
- Joint venture liability - insured's liability only
- Loss of documents
- Previous business

Trusted Advice

Our clients can trust the financial advice provided by Authentic Advisers because we manage all conflicts of interest in the following ways:

- Researching all financial products available in New Zealand
- Not having production requirement for any company
- By using paid independent research
- Following the internationally recognised '6-step Advice Process'
- Disclosing any perceived or potential conflicts of interest to each client
- Maintaining a gift register
- Disclosing any referral fees before referrals are made to each client

How to raise a concern or complaint about my advice

Authentic Advisers are committed to ensuring good customer outcomes and value the ability of our customers to provide feedback when they are not happy with any aspect of the service they have received. All complaints are recorded and documented in Authentic Advisers Complaints Register and used to identify any trends and implement any required changes in progress.

Firstly: Please go directly to your financial adviser or team member. Tell them the issue and see if they can sort it to a result you are happy with quickly and directly. They are trained and required to document the issue and report it to our internal complaints team.

Secondly, If you are not completely satisfied with the result or remedy from your Financial Adviser and feel like you would like to escalate this issue to our internal complaints team, please contact spencer@authenticadvisers.co.nz

If you disagree with the outcome of the complaint and are not satisfied with the response, you can contact our external dispute resolution scheme provider. Contact details are found on our website at authenticadvisers.co.nz