

LICENSING INFORMATION

Secure Financial Planning Limited FSP774039
holds a licence issued by the Financial Markets
Authority to provide financial advice.



CONTACT DETAILS

Secure Financial Planning Limited is the Financial Advice Provider. Our contact details are below:

Physical Address: 74 Wiggins Street, Sumner, Christchurch 8081
Postal Address: PO Box 5666, Papanui, Christchurch 8543
Phone: +64 3 964 6080 or +64 027 220 2300
Email: info@securefinancial.co.nz

NATURE AND SCOPE OF ADVICE

Secure Financial Planning Limited advisers provide advice about:

- Investments.
- KiwiSaver.
- Retirement Planning.
- Personal Insurance including Health Insurance.

We provide advice in relation to the following products:

- Managed Fund investments, or Unit Trust investments, held directly with a product provider.
- A portfolio of investments held on a wrap platform.
- Managed Superannuation investment funds.
- KiwiSaver schemes.
- Personal Insurance (e.g. Life, Income, Disability, Health/Medical Insurance).

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

- ANZ New Zealand Investments Limited (single or multi sector Managed Funds, Unit Trusts, Superannuation Funds, KiwiSaver Funds, The OneAnswer Portfolio Service wrap-platform)
- Milford Asset Management Limited (Managed Funds, Unit Trusts, KiwiSaver Funds)
- Nikko Asset Management Limited (Managed Funds, Unit Trusts, KiwiSaver Funds)
- Harbour Asset Management Limited (Managed Funds, Unit Trusts)
- AIA New Zealand Ltd

LIMITATIONS OF ADVICE

Where clients have limited our services, the resulting advice is not considered comprehensive advice. Therefore, it may not fully integrate with the overall circumstances, needs and goals of that client.

Certain limitations are present with any of the advice solutions we might propose. Those limitations will be detailed within the Statement of Advice document presented to the client.

FEES AND EXPENSES

Planning fee – Secure Financial Planning Limited may charge a planning fee of up to \$1,500 (maximum) + GST for the preparation of a Statement of Advice. Planning fees are payable within 7 days of the adviser presenting the Statement of Advice to the client. An invoice will be presented at this time to outline payment details.

Service fee – Secure Financial Planning Limited may charge an annual service fee (deducted monthly) of up to 1.0% p.a. (maximum) +GST of total capital held on a wrap platform, e.g. the OneAnswer Portfolio Service.

Entry fee – Secure Financial Planning Limited may charge a fee of up to 2.5% (maximum) of each investment contribution for capital placed into a Managed Fund investment, Unit Trust or Superannuation Fund.

Consultancy fee – Secure Financial Planning Limited may charge a fee of up to \$150 per hour (+GST) for consultancy or miscellaneous work.

RELIABILITY HISTORY

Neither Secure Financial Planning Limited or its advisers have been subject to any instances of public discipline, relevant convictions, civil proceedings, bankruptcies or insolvencies.

CONFLICTS OF INTEREST

We (Secure Financial Planning Limited) do not have any financial interest, or other relationship interest, in any business, or with a person, that might reasonably influence the advice we provide to clients. However, when our services are engaged by a client this will inevitably increase our business earnings.

We are not incentivised to promote one product over another. We prioritise the interest of our clients above those of our own. To ensure our financial advisers do prioritise the interests of the client first, we follow an advice process that is based upon the specific needs, goals and circumstances of each individual client. Consequently, our recommendations are individually tailored solutions.

With respect to investment products, we follow guidelines outlined within our internal Investment Policy Statement, and our recommendations are supported with outsourced third party research.

Certain investments that are held directly by clients, such as Managed Funds, Unit Trusts or KiwiSaver schemes pay a trailing brokerage to us. The specific rates of those trailing brokerages will be disclosed to clients in writing inside the Statement of Advice document when our recommendations are presented.

Our financial advisers undergo regular training that includes how to manage any potential conflicts of interest. Further, our advisers are periodically subject to a compliance review in relation to the advice process. Compliance reviews may be conducted by an external compliance contractor, an auditor, or the regulator.

With respect to insurance products such as, life insurance, health insurance, income insurance or other forms of personal insurance, we receive a commission payment from the insurance company whose policy has been recommended. If a client decides to action an insurance product we have recommend, the insurer will pay a commission to us thereafter. The amount of the commission is based on the amount of premium associated with the cover of the policy. The specific details of commissions will be disclosed in writing to client at the time we make a recommendation.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service, you can make a complaint. This can be done by emailing info@securefinancial.co.nz or by calling +64 3 964 6080 or + 64 027 220 2300. Alternatively, you can write to us at.

Secure Financial Planning Limited,
PO Box 5666, Papanui,
Christchurch 8543.

When we receive a complaint, we will consider it utilising 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, then we will contact you within that time to let you know we require 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 if you aren't satisfied with the way we propose to do so, you can contact the Insurance and Financial Services Ombudsman Scheme.

The Insurance and Financial Services Ombudsman Scheme 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 Insurance and Financial Services Ombudsman Scheme at:

Address:	PO Box 10-845, Wellington. 6143
Telephone number:	0800 888 202
Email address:	info@ifso.nz

DUTIES INFORMATION

Secure Financial Planning Limited, and anyone providing 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 (431K)
- Exercise care, diligence, and skill in providing you with advice (431L)
- 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) (431I)
- 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 website of the Financial Markets Authority at <https://www.fma.govt.nz>.