Important information about our Business

Results Financial Services Ltd holds a Financial Advice Provider licence issued by the FMA to provide financial advice services. Results Financial Services Ltd Financial Services Provider Number is 1008023.

Our office contact details:

Address: 20 Clydesburn Ave Te Puke

Phone: 027 232 3951

Email: nadia@thefinancecollective.co.nz

Website: www.thefinancecollective.co.nz

Nature and Scope of financial advice services

Our Services

Products we can provide financial advice about:

- Personal and Group Insurance (life cover, disability and income protection, trauma and health/medical cover)
- KiwiSaver investments

Product providers we might recommend:

- Partners Life
- Asteron
- AIA
- Chubb Life
- Fidelity Life
- NIB
- Momentum Life
- Southern Cross
- NZ Funds- KiwiSaver
- Generate- KiwiSaver

Our fees

The actual fee charged to you will depend on the nature and scope of the advice or service we provide. We will discuss and agree on the actual fees with you before we proceed and explain how they are payable.

The following section outlines the types of fees that may apply:

- The fees charged for our advice and services may be based on a combination of:
- A set dollar amount; or
- a percentage-based fee.

Our agreed advice and service fees may include charges for:

○ Initial advice ongoing; or

○ annual advice and services.

We will disclose and agree on all costs with you prior to incurring them.

In general, we don't charge our clients fees, expenses, or anything else directly for the advice we provide. This is made possible by the commission we may receive from the Product Provider.

Commissions

For services in relation to Life + Health Insurance, commissions may be paid by the product provider as follows:

Initial Commission: A percentage of the value of your insurance premiums; this may be between 25% and 230% of those annual premiums.

Ongoing Commission A percentage of the value of your Insurance premiums, usually calculated at the end of each month or on renewal of insurance products each year. This may be between 5% and 25% of those annual premiums.

For services in relation to KiwiSaver, commissions may be paid by the product provider as follows:

- Generate: an annual trail commission of 0.25% per annum of Total Funds Under Management is paid. An ongoing adviser service fee of up to 0.75% can be charged on the Total Funds Under Management. This is paid from your funds held with Generate in addition to the normal fund fees.

- NZ Funds: an annual trail commission of 0.40% per annum of total funds under management is paid.

Referral Fees paid by and to other Financial Advisers:

If you require financial advice, we are unable to provide, we may refer you to a qualified financial adviser. We may be given a referral fee if you move forward with any advice. This may be between 0-20% of any commission provided to the Financial Adviser for services or investments implemented. Full disclosure will be provided at the time of the advice given by that Adviser.

Other Financial Advisers may refer clients to us for advice we are qualified to provide. We may pay them a referral fee, this may be between 0-20% of any commissions we receive as a result of implementing Life + Health Insurance advice. Full disclosure of this fee will be provided at the time of advice from us.

Conflicts of interest or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority.

From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training.

How we manage any conflicts of interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you:

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence, and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our Internal complaints process.

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints manager is Nadia Pepperell and she can be reached via email at nadia@thefinancecollective.co.nz She will reply to you within 48 hours.

Our internal complaints handling process is as follows:

You can make a complaint through the following methods:

- By logging into the Trail client portal and pressing on the "Make a Complaint" button on the bottom right of the page.
- By contacting Nadia Pepperell 027 232 3951
- By sending an email to Nadia Pepperell on nadia@thefinancecollective.co.nz

We will then:

1. Acknowledge your complaint within 2 working days.
2. Inform you how we will address the complaint.
3. Gather any information that will help us resolve the complaint.
4. Aim to resolve the complaint within 10 working days.
5. If we cannot resolve the complaint within this timeframe, we will update you regarding the next steps.

Our external complaints process.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: FSCL. This service will cost you nothing and will help us resolve any complaints.

You can contact FSCL at:

- by calling 0800 347 257
- by emailing complaints@fscl.org.nz
- through FSCL's website: www.fscl.org.nz
- writing to: FSCL PO Box 5967
  WELLINGTON 6011