

## DecisionMakers (Auckland) Limited

### Our Business Details

Decision Makers (Auckland) Limited is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services. Financial Services Provider Number – FSP31082.

### Our office contact details

Physical Address: 12 The Promenade, Takapuna, Auckland 0622

Postal Address: PO Box 33 040, Takapuna, Auckland 0740

Phone: 09 488 0472

Mobile: 021 221 6833

Email: [bruce@decisionmakers.co.nz](mailto:bruce@decisionmakers.co.nz)

Website: [www.decisionmakers.co.nz](http://www.decisionmakers.co.nz)

## About Bruce Anderson – your Financial Adviser



**Phone:** 021 221 6833

**Email:** [bruce@decisionmakers.co.nz](mailto:bruce@decisionmakers.co.nz)

**FSP:** FSP1005829

Bruce Anderson is your Financial Adviser, and he is providing the advice on behalf of DecisionMakers (Auckland) Limited who is the Financial Advice Provider Licence holder - FSP31082.

### Qualifications

Bachelor of Commerce and Bachelor of Accountancy

New Zealand Certificate in Financial Services (Level 5)

### Experience

I have held senior financial positions in major companies such as ANZ Bank and been a Chartered Accountant for over 25 years. I engage with my clients to inspire a clear vision of the financial future you desire and then work hard to help you secure your investment goals.

## Professional memberships

Financial Advice New Zealand

Chartered Accountants Australia New Zealand



## Nature and Scope of Engagement

<b>Our Services</b>
<ul style="list-style-type: none"> <li>→ Financial planning advice,</li> <li>→ Investment advice (strategic asset allocation and investing)</li> <li>→ KiwiSaver investment strategies and retirement planning</li> <li>→ General information on tax planning, estate planning, cash and debt management, and insurance/risk management</li> </ul>
<b>Products we can advise on</b>
<ul style="list-style-type: none"> <li>→ Managed Investment Portfolios,</li> <li>→ We design, implement and manage bespoke portfolios using a combination of shares, bonds, listed and unlisted managed funds, ETFs, term deposits, other fixed interest investments, cash management funds,</li> <li>→ Managed investments schemes (managed funds) including Unit Trusts, KiwiSaver, Superannuation and Group Investment Funds,</li> <li>→ Bank Deposits</li> </ul>
<b>Product Providers we may recommend</b>
<p>DecisionMakers (Auckland) Ltd may place investments with almost any investment provider but uses research and Investment Committee recommendations to determine which products to recommend from the suite of products selected by this committee.</p>

## Conflicts of interest

I am here for my clients and to advise you as best I can. Your interests are my priority although I do have business relationships with product providers also. From time to time investment issuers or other product providers assist us with conferences and professional development training.

I manage conflicts of interest by ensuring that I prioritise your interests above my own. The advice I provide is based on understanding your goals and circumstances and providing recommendations that are based on research. I have a Register of Conflicts which allows me to actively manage any conflicts which arise.

## Conflicts of Interest - other than commissions or incentives

I am providing advice on behalf of DecisionMakers (Auckland) Limited who is the Financial Advice Provider Licence holder. FSP712311. I am paid a salary by DecisionMakers (Auckland) Limited to provide this service.

## Reliability History

I have no relevant information to report. I have not been bankrupt or insolvent, have any convictions or been publicly disciplined.

## Fees

Our first meeting is at our cost and free to you.

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. Our agreed advice and service fees may include charges for Initial advice, ongoing or annual advice and services.

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

The fees charged for our subsequent advice and services may be based on a combination of a set dollar amount or a percentage-based fee. Our calculation is based on a set amount set out below. Fees will be confirmed in my Statement of Advice which I will provide to you.

### Fee for preparing Statement of Advice:

Investment Only: \$ 860 plus GST (\$989 inc.) \*

*(Preparing advice on the appropriate investment of funds based on your Risk Tolerance, Goals and Objectives, and Cashflow requirements including a Retirement Cashflow Illustration)*

Comprehensive Financial Plan \$1,800 plus GST (\$2,070 inc.)

*(Preparing comprehensive advice on cashflow management, insurance, mortgage, estate planning, tax planning, and investment of funds based on your Risk Tolerance, Goals and Objectives, and Cashflow requirements including a Retirement Cashflow Illustration)*

Other: per hour \$250 plus GST (\$287.50 inc.)

\* Investment Only SOA Fees are fully rebated if advice is implemented via DecisionMakers.

## 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. If your adviser is not able to fix your problem, we have an internal complaint handling process. Our internal complaints manager is Colin Austin who can be reached via **email** at [colin.austin@decisionmakers.co.nz](mailto:colin.austin@decisionmakers.co.nz) or **phone** 0800 867 237.

Colin will :

- acknowledge your complaint within 2 working days,
- gather and evaluate information about your complaint,
- respond to you within 20 working days

## 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 – the Insurance and Financial Services Ombudsman. This service will cost you nothing and will help us resolve any disagreements.

You can contact the Insurance and Financial Services Ombudsman at:

Address: PO Box 10 845, Wellington, 6143

Telephone number: 0800 888 202

Email address: [info@ombudsman.org.nz](mailto:info@ombudsman.org.nz)

## Duties information

I am bound by the duties of the Financial Markets Conduct Act 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.