

## Financial Advice Provider Disclosure

### Our Business Details

Decision Makers (Tauranga) Limited is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services. Financial Services Provider Number – 712311.

### Our office contact details

Physical Address: 171A Moffat Road, Bethlehem, Tauranga  
 Postal Address: PO Box 16340, Bethlehem, Tauranga 3147  
 Phone: 07 548 1148  
 Mobile: 027 414 9731  
 Email: tanya@decisionmakers.co.nz  
 Website: [www.decisionmakers.co.nz](http://www.decisionmakers.co.nz)

### Nature and Scope of Financial Advice Services

Our Services
<ul style="list-style-type: none"> <li>➔ Financial advice</li> <li>➔ Investment strategies (strategic asset allocation and investing)</li> <li>➔ KiwiSaver investment strategies and retirement planning</li> <li>➔ General advice on Taxation planning, Estate planning, Cash and Debt management, and Insurance/Risk Management</li> </ul>
Products we can advise on
<ul style="list-style-type: none"> <li>➔ Direct shares, direct bonds, (listed and unlisted)</li> <li>➔ Managed investments including Unit Trusts, KiwiSaver, Superannuation and Group Investment Funds</li> <li>➔ Combined risk and savings</li> <li>➔ Tax Paid Investment Bonds</li> <li>➔ Private Equity and Venture Capital Investments</li> <li>➔ Bank Deposits</li> <li>➔ Government Stock</li> </ul>
Product Providers we may recommend
<p>DecisionMakers (Tauranga) 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>

## Our 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.*

## Other Costs

These costs may arise from fund manager fees, brokerage shared by third party brokers, entry or exit fees on investment assets etc. We will highlight these fees when and if known, before the implementation of advice, or execution of any transactions that would lead to these fees being incurred.

## Conflicts of Interest

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also. For example, product providers assist us with conferences and professional development training. We also receive remuneration from some product providers such as commissions.

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

## 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 Phil O'Malley who can be reached via **email** at [phil@decisionmakers.co.nz](mailto:phil@decisionmakers.co.nz) or **phone** 0800 867 237. Phil will reply to you within 24 hours.

## 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

We are bound by the duties of the Financial Markets Conduct Act, set out in the Code of Professional Conduct to:

- ➔ Meet the standards of competence, knowledge and skill
- ➔ Give priority to the clients' interest and exercise care, diligence and skill and
- ➔ Meet the standards of ethical behaviour, conduct, and client care

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 <https://www.fma.govt.nz>