

Decision Makers (Tauranga) Limited

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

About Tanya Gilchrist – your Financial Adviser



Phone: 027 414 9731
Email: tanya@decisionmakers.co.nz
FSP: 59381

Tanya Gilchrist is your Financial Adviser, and she is providing the advice on behalf of DecisionMakers (Tauranga) Limited who is the Financial Advice Provider Licence holder - FSP712311.

Qualifications

Bachelor of Business Studies (Financial Planning and Advice)

CERTIFIED FINANCIAL PLANNER^{CM}



Experience

I have been providing financial advice on a wide range of investment products and services for my clients since 2002. I have a clear understanding of financial needs and commitments and have a client base that represents all age groups.

Professional memberships

Financial Advice New Zealand



Responsible Investment Association Australasia

Nature and Scope of Engagement

Our Services
<ul style="list-style-type: none"> → Financial advice → Investment strategies (strategic asset allocation and investing) → KiwiSaver investment strategies and retirement planning → General advice on Taxation planning, Estate planning, Cash and Debt management, and Insurance/Risk Management
Products we can advise on
<ul style="list-style-type: none"> → Managed Investment Portfolios → We design, implement and manage bespoke portfolios using a combination of shares, and bonds, listed and unlisted managed funds, ETFs, term deposits, other fixed interest investments, cash management funds → Managed investments schemes (managed funds) including Unit Trusts, KiwiSaver, Superannuation and Group Investment Funds → Bank Deposits
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>

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 my 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 (Tauranga) Limited who is the Financial Advice Provider Licence holder. FSP712311. I am paid a salary by DecisionMakers (Tauranga) Limited to provide this service.

Reliability History

I have no relevant information to report. I have not been declared bankrupt or become 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 Tanya Gilchrist who can be reached via **email** at tanya@decisionmakers.co.nz or **phone** 027 414 9731.

Tanya will:

- acknowledge your complaint within 1-2 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
Level 2, Solnet House, 70 The Terrace, Wellington 6143

Telephone number: 0800 888 202

Email address: 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.