



# Financial Advice Disclosure Statement For Financial Prosperity Limited

## Financial advice provided by Financial Prosperity Limited

### Licensing Information

Financial Prosperity Limited (FSP758811), trading as Financial Prosperity Limited and/or Financial Prosperity Partners (referred to as Financial Prosperity Limited, Financial Prosperity Partners, we, ourselves, our or us in this statement), holds a licence issued by the Financial Markets Authority to provide a financial advice service. We provide personal financial planning advice in the areas noted below.

### Nature and Scope of the Advice:

We have a Financial Adviser who is a Principal and a Director of the Company. That person provides financial advice and investment planning services on behalf of the Company.

We provide financial advice in relation to:

- Retirement planning.
- Investment planning.
- General advice on asset protection and estate planning.
- General advice on taxation relating to investments.
- General advice on property investments.

We provide specific financial advice relating to products provided by the following product providers:

**KiwiSaver:** Booster; Simplicity.

**Managed Investment Schemes:** Integral Master Trust (fund managers IOOF Australia; DFA Australia; administered by Britannia Financial Services).

### Fees or Expenses

We are remunerated by our clients directly for financial plans we prepare on their behalf. We are also remunerated by our clients, for monitoring and providing advice on their on-going investments arranged through us. This latter remuneration is deducted automatically from a client portfolio, on a monthly basis, and paid to us by the fund manager concerned. Clients are made aware of, and agree to, these fees before investment.

We do not receive commissions and/or incentive payments for investments. We do not receive other enticements for placing investments with any particular fund manager.

### Conflicts of Interest and Incentives

We do not believe we have conflicts although our Principal has a small shareholding in Lifetime Income Trust. Our Principal may also hold investments in Booster KiwiSaver; Integral Master Trust and Lifetime Income Trust.

As an owner of Financial Prosperity Limited, our Principal is remunerated for financial planning services provided by that company.

### Complaints Handling and Dispute Resolution

If you are not satisfied with our service or financial advice, please tell us as soon as possible so that we can try and resolve this for you to the best of our ability. It is our intention to provide the best possible service we can for our clients and we will do our best to try and resolve any complaint received as quickly and effectively as possible. You can make a complaint by calling 0800 776 773 or emailing [info@prosperity.co.nz](mailto:info@prosperity.co.nz). You can also write to us at Compliance Manager, Financial Prosperity Limited, PO Box 10-982, Wellington 6143.

If a complaint is received:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 working days.
- Within 7 working days of receiving your complaint we will:
  - Advise who will be dealing with your complaint (this will be someone who was not involved in the original issue).

- Advise the timeframe within which the complaint will be dealt with.
- Provide more detailed information on our internal and external dispute resolution process.
- Request further information if required
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to resolve the issue, you can contact our external disputes resolution scheme, Financial Service Complaints Limited (FSCL). FSCL provides a free and independent dispute resolution service that may help to investigate or resolve your complaint if we have not been able to do so to your satisfaction. To contact FSCL you can:

Call: 0800 347 257  
Email: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)  
Write to: PO Box 5967, Wellington 6145.

## **Duties Information**

Financial Prosperity Limited has duties under the Financial Markets Conduct Act 2013 relating to the way we give advice.

When providing 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;
- Exercise care, diligence, and skill in providing you with advice;
- Meet applicable 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); and
- 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 fairly and give you suitable advice).

This is only a summary of the duties that Financial Prosperity Limited has. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

## **Contact Details**

Financial Prosperity Limited (FSP 758811), trading as Financial Prosperity Limited and/or Financial Prosperity Partners is the Financial Advice Provider. To contact us you can:

Call: 0800 776 773  
Mobile: 021 620 557  
Email: [info@prosperity.co.nz](mailto:info@prosperity.co.nz)  
Write to: Financial Prosperity Limited, PO Box 10-982, Wellington 6143.