

# Financial Advice Provider Disclosure



## Our Business details

Rise Financial Limited is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services. Financial Services Provider number - 706911.

## Our office contact details

Address: 1<sup>st</sup> Floor, Waimea House, 74 Waimea Road, Nelson or PO Box 7062, Nelson 7040  
Phone: 03 546 6222  
Email: [info@risefinancial.co.nz](mailto:info@risefinancial.co.nz)  
Website: [www.responsibleinvestment.co.nz](http://www.responsibleinvestment.co.nz)

## Nature and Scope of financial advice services

<b>Our Services</b>
<ul style="list-style-type: none"><li>Responsible and standard investment advice</li><li>Responsible and standard KiwiSaver advice</li><li>Personal insurance advice</li></ul>
<b>Types of products we can advise on</b>
<ul style="list-style-type: none"><li>Managed Investment Schemes</li><li>Discretionary Investment Management Schemes (DIMS)</li><li>KiwiSaver</li><li>Personal Insurance (life cover, disability income protection, trauma, TPD, health insurance)</li></ul>
<b>Product providers we may recommend</b>
Investment <ul style="list-style-type: none"><li>Booster Investment Management Limited</li><li>Synergy Investments New Zealand Limited</li><li>Australian Ethical Investments</li><li>BetaShares</li><li>Nanuk Asset Management</li><li>Pathfinder Asset Management</li><li>Pengana Capital Group</li></ul> Insurance <ul style="list-style-type: none"><li>AIA New Zealand</li><li>Asteron Life New Zealand</li><li>Fidelity Life</li><li>Nib NZ</li></ul>

## 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 the actual fees with you before we proceed and explain how they are payable.

The following section outlines the type of **fees** that may apply:

<b>Initial fee - for written Statement of Advice (SOA)</b> This one-off fee is between a stated range that depends on the type of SOA. The nature and complexity of the work in writing the SOA will determine where on the range the fee will be charged. This fee is invoiced to you at the time the SOA is presented.
<b>Ongoing fees – for monitoring and review services</b> These fees are a percentage of the value of your investment balance and accrue daily based on our agreed rates. They are deducted from your portfolio monthly in arrears except in the case of a full withdrawal when fees for the final month (based on the number of days invested) are deducted as part of the withdrawal process.

## Commissions

For services in relation to insurance and some investment products, **commissions may be paid** by the product provider as follows:

Initial commission - a percentage of the value of your insurance premiums, or \$30 twelve months after enrolment in the Booster KiwiSaver scheme.
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Ongoing commissions - a percentage of the value of your investment balance or insurance premiums, usually calculated at the end of each month in which you hold the investment or on renewal of insurance products.
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## Duties information

Our Financial Adviser, Jonathan Neal, is bound by the duties of the Financial Markets Conduct Act to:

1. Meet the standards of competence, knowledge and skill set out in the Code of Conduct
2. Give priority to the clients' interests and exercise care, diligence and skill
3. Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

## Conflicts of interest

We ensure that we prioritise your interests above our own. The advice we provide is based on understanding your goals and circumstances and providing recommendations which are suitable for you.

We also receive commissions from some product providers which can potentially create conflicts of interest.

We manage these conflicts by charging fees for initial advice and disclosing commissions. No material soft dollar rewards are accepted.

## 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 Rebecca Young who can be reached via **email** at [info@risefinancial.co.nz](mailto:info@risefinancial.co.nz) or 03 546 6222. Rebecca will reply to you within 24 hours (Monday to Friday).

## Our external complaints process

If we cannot agree on how to fix the issue you can contact The Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). This service is free and will help us resolve any disagreements.

You can contact the Insurance & Financial Services Ombudsman Scheme at:

Address: Level 8, Shamrock House, 79-81 Molesworth Street, Wellington 6011 or PO Box 10-845, Wellington 6143

Telephone number: 0800 888 202

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

The above information is available on our website [www.responsibleinvestment.co.nz](http://www.responsibleinvestment.co.nz)