

Financial Advice – Disclosure Document

This disclosure document is an important document that provides you with key information about the financial advice services we offer. Please read it carefully.

License Status and Conditions

I, Connor Karena, am a Sole Trader (FSP1010044), and am authorised to provide financial advice on behalf of The Wealth Supply Co Limited.

The Wealth Supply Co Limited are authorised under NZ Risk Services Ltd (FSP1005152), which holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice.

Specifically:

- NZ Risk Services Ltd (FSP1005152) holds an FMA licence to provide financial advice.
- The Wealth Supply Co Limited (FSP1008502) is also authorised under this licence to provide financial advice.

Nature and Scope of the Financial Advice Given

I, **Connor Karena**, am authorised to provide financial advice through **The Wealth Supply Co Ltd**, which offers advice on KiwiSaver.

The Wealth Supply Co Ltd – KiwiSaver and Investment Advice

The Wealth Supply Co Ltd provides financial advice specifically related to **KiwiSaver**. The goal is to help you optimise your KiwiSaver investments, ensure they align with your retirement goals, and guide you in selecting the most appropriate KiwiSaver provider for your needs.

I provide advice on the following KiwiSaver provider:

- Booster
- Generate
- Milford

Fees and Expenses

I do not charge a fee for the financial advice I provide.

Any fees associated with the establishment or management of your **KiwiSaver** account will be charged directly by the KiwiSaver scheme provider, not by me.

In some cases, I may charge a fee for services that fall outside the standard advice process. If this occurs, I will always discuss and agree on the fee with you in advance, ensuring full transparency before any charges are applied.

Conflicts of Interest, Commissions, and Other Incentives

As a financial adviser, I am committed to acting in your best interests, with all recommendations based solely on your goals, circumstances, and needs. However, I may receive commissions or incentives from product providers, which could create a potential conflict of interest.

KiwiSaver and Investment Advice

For services provided under The Wealth Supply Co Ltd, The Wealth Supply Co Ltd and NZ Risk Services Ltd receive commissions from the KiwiSaver fund manager if you decide to move to the recommended provider. I am paid a fixed fee for my contracted hours, regardless of which provider you choose. On some occasions I may receive commissions as well.

While I may receive commissions from KiwiSaver providers if you act on my advice, my recommendations are always based on your financial goals, not influenced by potential commission.

To manage conflicts of interest, I undergo ongoing training, and NZ Risk Services Ltd, the authorising body, conducts periodic compliance reviews and independent audits of my advice process to ensure the highest standards of professionalism and client care.

Internal complaints process

If you have any concerns, problems, or complaints about the financial advice you have received from us, please don't hesitate to get in touch. You can contact us using any of the following methods:

For complaints in relation to services provided under The Wealth Supply Co Ltd please use the following contact:

- **In Writing:** The Wealth Supply Co Ltd P.O. Box 45053, Te Atatu, Auckland 0651
- **By Telephone:** 027 362 5114
- **By Email:** johan@wealthsupply.co.nz

When we receive your complaint, we will follow our internal complaints process:

1. **Acknowledgement:** We will acknowledge your complaint and outline how we intend to resolve it. If necessary, we may contact you to request more information.
2. **Resolution Timeline:** We aim to resolve all complaints within 10 working days of receipt. If we require more time to consider your complaint, we will inform you within that period and let you know when you can expect a resolution.
3. **Communication of Outcome:** We will contact you by phone or email to inform you of the outcome of our investigation and the proposed resolution.
4. **Escalation:** If we cannot resolve your complaint internally we will first escalate the complaint to NZ Risk Services Ltd.
5. **Escalation Option for You:** If you are not satisfied with the resolution or our response, you have the option to escalate your complaint to Financial Services Complaints Limited (FSCL) for further review.

External Dispute Resolution

If our internal complaints process does not resolve your complaint to your satisfaction, you have the right to escalate the matter to an independent external dispute resolution service. This service is free of charge and can assist in investigating or resolving your complaint.

We are a member of **Financial Services Complaints Limited (FSCL)**, an independent, impartial dispute resolution scheme approved by the Financial Markets Authority (FMA). FSCL provides a fair and efficient service to help resolve disputes between financial service providers and their clients.

If you wish to contact FSCL, you can do so using the following details:

Financial Services Complaints Limited (FSCL)

- **Location:** Level 4, Sybase House, 101 Lambton Quay, Wellington 6011, New Zealand
- **Phone:** 0800 347 257 (freephone within New Zealand) or +64 4 472 3725 (international)
- **Postal Address:** P.O. Box 5967, Wellington 6140, New Zealand
- **Email:** complaints@fscl.org.nz
- **Website:** www.fscl.org.nz

Our duties

The Wealth Supply Co Ltd, and anyone providing financial advice on our behalf have duties under the **Financial Markets Conduct Act 2013**. These duties are designed to ensure that we act in your best interests and provide high-quality, professional advice.

We are required to:

- **Prioritise your interests:** We must take all reasonable steps to ensure our advice is not unduly influenced by our own interests.
- **Exercise care, diligence, and skill:** We must provide advice with the necessary expertise, making sure it is accurate, relevant, and tailored to your needs.
- **Meet competence standards:** We must meet the **competence, knowledge, and skill** requirements set by the **Code of Professional Conduct for Financial Advice Services**. This ensures we have the necessary qualifications and expertise to offer sound advice.
- **Uphold ethical standards:** We are required to adhere to the **ethical behaviour, conduct, and client care** standards set by the Code. This is to ensure that we treat you fairly, provide suitable advice, and act in a professional manner.

This is a summary of the duties we must meet. For more information, please feel free to contact us, or visit the **Financial Markets Authority (FMA)** website at www.fma.govt.nz.

You can also access the **Code of Professional Conduct for Financial Advice Services** at this link: <https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>.

Disciplinary History

Neither The Wealth Supply Co Limited or NZ Risk Services Ltd have been subject to any disciplinary actions, criminal convictions, or civil proceedings.

Contact Details

You can contact us at The Insurance Supply Co (Auckland) Limited, The Wealth Supply Co Limited and The Mortgage Supply Co Limited:

- Address: 3/1 Rhone Avenue Te Atatu Peninsula Auckland 0610
- Phone: 09 8348682
- Email (mortgage related): david@mortgagesupply.co.nz.co.nz
- Email (KiwiSaver related): johan@wealthsupply.co.nz
- Website: <https://mortgagesupply.co.nz/contact-us>