



Disclosure Statement - 1

Licence Information

Investment Solutions Northland Limited (ISN) FSP 771371 holds a licence issued by the Financial Markets Authority to provide a financial advice service.

Nature and Scope of the Financial Advice Provided

ISN provides financial advice and investment planning services relating to the following financial products:

KiwiSaver, superannuation and investment products:

- NZ Funds Advised Portfolio Service.
- NZ Funds KiwiSaver Scheme.
- NZ Funds Managed Superannuation Service.
- NZ Funds Wealth Builder.
- NZ Funds Income Generator.
- ANZ Wealth.

Direct Share Brokering service provided by:

- Jarden Partners Limited

Additional client services provided by ISN:

- Preparation and filing of ISN client's income tax returns and donation credits where applicable.

ISN does not generally provide financial advice on products not listed above. However, some clients may have investments in other financial products. Where this is the case, we may provide advice on those products as part of providing financial advice to these clients.

Fees and Expenses

ISN **may** charge the following fees for financial advice:

- an initial advice fee for the time involved in meeting a client, obtaining all necessary information, and preparing and presenting a financial strategy;
- an ongoing financial advice fee for the provision of ongoing financial advice services; and
- where requested by a client, undertaking a specific assignment, for which an agreed consultancy fee may be charged.
- a fee for the preparation and filing of client income tax returns and donations with IRD.

Duties

ISN and anyone who gives financial advice on our behalf, have legal duties relating to the way that we give advice.

We must:

- give priority to our clients' interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests.
- exercise care, diligence, and skill in providing the advice.
- meet 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 that we treat you as we should and give you suitable advice).

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 www.fma.govt.nz.

Conflicts of Interest, Commissions, and Incentives

Our financial advisers are remunerated by way of invoice and shareholder salary.

ISN may receive commissions from the managed investment scheme managers on whose products we provide financial advice or in which our clients invest. These commissions are based on the amount of the sum invested.

To ensure that ISN's financial advisers prioritise each client's interests above their own, they follow an advice process that is designed to ensure their recommendations are made on the basis of the client's circumstances and financial goals and are suitable for the client. ISN also:

- has a quality assurance programme in place to monitor the advice our financial advisers provide;
- actively monitors compliance with our conflicts policies and procedures; and
- ensures training is provided to all ISN financial advisers about how to manage conflicts of interest.

Complaints Handling and Dispute Resolution

Even with the best of intentions, complaints sometimes arise. ISN is committed to ensuring that all client complaints are handled and resolved in a professional, fair and timely manner in accordance with our Client Complaints Policy and associated procedures. If you are not satisfied with our financial advice services, you can make a complaint by contacting us at:

Investment Solutions Northland
PO Box 834
Whangarei 0140
Attention: Complaints Officer

P: 0800 66 66 78
E: whangarei@isnorthland.co.nz
W: www.isnorthland.co.nz

When we receive a complaint, we will consider it and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint. We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.

We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited (FSCL) an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact FSCL at:

Financial Services Complaints Limited
PO Box 5967
Lambton Quay
Wellington 6145

P: 08000 347 257
E: complaints@fscl.org.nz



Contact Details

ISN (FSP 771371) is the Financial Advice Provider. Bill Raynel (FSP 84822) and Lee Reo (FSP 684051) are the financial advisers for ISN.

You can contact us at:

Investment Solutions Northland Limited
PO Box 834
Whangarei 0140

T: 0800 66 66 78

E: bill@isnorthland.co.nz or lee@isnorthland.co.nz

W: www.isnorthland.co.nz