Financial Advice - Disclosure

The information provided in this disclosure document is important

Licence status and conditions

FSP 697311 Invested Partners Limited, also trading as invest'd, NZ Pensions and KiwisAdvice, holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice.

Nature and scope of the financial advice given

Norm Waldon and/or **Tim Waldon**, on behalf of Invested Partners Limited, will provide advice on KiwiSaver, Managed Investments, and UK Pension transfers to QROPS Superannuation Schemes in New Zealand. Financial advice from certain providers only will be provided:

KiwiSaver	AMP, ANZ, Booster, Fisher Funds, Generate, GoalsGetter, Kernel, Milford and Pathfinder
Managed Investments	ANZ, Booster, Fisher Funds, Generate, GoalsGetter, Milford, Pathfinder, Select Wealth
UK Pensions – Superannuation Schemes	Booster
Personal Insurance (existing clients only)	Partners Life and Resolution Life
Health Insurance (existing clients only)	NIB and Partners Life

Any financial advice provided will take account only of the information you have given us about your particular needs, financial situation or goals.

Our Duties and commitment to you

Invested Partners Limited, and anyone who gives financial advice on our behalf of Invested Partners Limited, have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way that we give advice. These include adhering to a Code of Professional Conduct for Financial Advice Services, legal duties prescribed by law and a requirement to meet certain standards of competence, knowledge and skill.

In addition to the above, we will:

- Act in your best interests when providing financial advice.
- Ensure that the financial advice is suitable for you.
- Help you understand the advice process and any complex terminology.
- Exercise care, diligence and skill in providing you with a financial adviser service.
- Provide my financial advice in writing.
- Maintain accurate records and keep them safe and secure.
- Provide services in a timely manner.
- Keep your personal information confidential and restricted to only the parties who require it as part of the application process.

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:

Home | Financial Markets Authority

The Code of Conduct standards can be read here:

financial-advice-code-of-conduct-2025.pdf

Fees, expenses or other amounts payable for our financial advice

We charge fees and commissions for financial advice given to you. Any fee or commission charged 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.

All fees and commissions are paid by the relevant product provider to the Financial Advice Provider (FAP), Invested Partners Limited, rather than to any Financial Adviser giving advice on behalf of the FAP.

Invested Partners Limited remunerates Advisers for giving financial advice by way of Salary, Shareholder Salary and/or drawings, which are paid by Invested Partners Limited to Advisers, irrespective of any advice given to any specific client.

For services in relation to investment products, commissions or fees are usually paid directly to Invested Partners Limited by the relevant product provider, rather than you paying fees to us yourself. However, there may be occasions where we agree a set fee with you for specific advice and service, which we will invoice you for as per our agreement. Any fees, direct or otherwise, will be advised when advice is provided to you.

Conflicts of interest and commissions or other incentives

We are here for our clients and to advise you as best we can. Your interests are our priority, although we do have business relationships with product providers also. From time to time some product providers assist us by providing webinars, conferences and professional development training.

When giving financial advice, Advisers ensure that they prioritise your interests above our own. We follow an advice process that ensures any recommendations are made on the basis of your individual goals and circumstances, and we complete annual training about how to manage conflicts of interest.

Investment Partners Limited undertakes a compliance audit, and a review of the compliance programme every three years by a reputable compliance consultancy firm.

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. We have an internal complaints process and undertake to investigate your concerns promptly and fairly.

Our complaints manager is **Norm Waldon**, who can be reached via email at: norm@investedpartners.co.nz or by telephone on 0274 852035.

Norm will endeavour to reply to you within 48 hours.
You can also write to us at P.O. Box 79205, Avonhead, Christchurch 8446, New Zealand.

If we receive a complaint, we will consider it by following our internal complaints process:

• We will consider your complaint 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.

Dispute resolution process

If our internal complaints process does not resolve your complaint to your satisfaction, you may refer your complaint to Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service.

FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL's service is free of charge to you.

You can contact the Financial Services Complaints Limited at:

Financial Services Complaints Ltd (FSCL) - A Financial Ombudsman Service.
Level 4, Sybase House,
101 Lambton Quay
Wellington 6011

Telephone: 0800 347 257 (freephone if within New Zealand) or +64 4 472 3725 (if calling outside New Zealand)

Postal: FSCL Ltd, P O Box 5967, Wellington 6140

Email: complaints@fscl.org.nz

Website: http://www.fscl.org.nz/

Contact Details

Invested Partners Limited (FSP697311), also trading as invest'd, NZ Pensions and KiwisAdvice, is the Licensed Financial Advice Provider.

You can contact us at:

Company Name	Invested Partners Limited
Business Address	**Christchurch Office**: 4/49 Sir William Pickering Drive, Burnside, Christchurch **New Plymouth Office:** 52/54 Molesworth Street, Shoreline Business Centre, New Plymouth
Postal Address	P.O. Box 79205, Avonhead, Christchurch 8446
Telephone	**Christchurch:** 03 6660084 (Office) or 0274 852035 (Norm) **New Plymouth:** 0274230110 (Tim)
Email and Websites	info@investedpartners.co.nz / www.investedpartners.co.nz/ www.nzpensions.co.nz