LICENSING INFORMATION

Peak Solutions Limited, FSP707011, holds a licence issued by the Financial Markets Authority to provide financial advice.

CONTACT DETAILS

Peak Solutions Limited trading as **Peak Solutions** is the Financial Advice Provider.

You can contact us at:

Phone: 03 3410 247

Email: daniel@peaksolutions.co.nz

Address: Level 1 / 322 Manchester Street, Christchurch 8013

Postal Address: P O Box 1897, Christchurch 8140

NATURE AND SCOPE OF ADVICE

Peak Solutions Limited financial advisers provide advice about:

- Investments
- Retirement Planning
- KiwiSaver

We provide advice in relation to the following products/services:

- NZ based Managed Funds & KiwiSaver Provider
- Investment Portfolio Platforms – Fisher Funds IMA and Ignite Portfolio Services
- Listed NZ and International Shares

We provide advice in relation to products provided by the following companies:

- ANZ
- Booster
- Generate
- Amova/Goals Getter
- Fisher Funds
- Ignite Portfolio Service
- Milford
- Kernel
- NZ and overseas based fund managers

FEES AND EXPENSES

Every client relationship starts with a no obligation consultation.

Planning fee – we may charge you a fee of up to $2,000+GST for a comprehensive Financial Plan

We will precisely outline the costs that may be payable by you (if any) prior to any work starting. The actual fees charged will depend on the nature and scope of the advice and service that we provide.

Planning fees are payable within 7 days of your adviser providing you your statement of advice. An invoice will be provided at this time with payment details.

Peak Solutions Limited when implementing a fully managed portfolio via an Investment Platform may charge monitoring fees based on a percentage charge of your capital under management and reduce on scale. Many of these charges may be tax deductible. Your financial adviser will guide you on this question.

Managed investment schemes (such as KiwiSaver and/or multi-asset class funds) may pay a small part of their management fee to Peak Solutions. Where the provider does not pay a fee, we may charge a fee for the advice we provide. All fees and commissions will be disclosed to you when we provide our recommendation.

CONFLICTS OF INTEREST

Peak Solutions Limited and our financial advisors may receive commissions from the investment providers on whose products we give financial advice on e.g. KiwiSaver

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own and to manage the potential conflicts of interest as disclosed above, all **Peak Solutions Limited** advisers follow an advice process that ensures personalised recommendations are made on the basis of the client's goals and circumstances, as advised by the client.

Peak Solutions Limited financial advisers complete regular training, including how to manage conflicts of interest. Each financial adviser has a regular compliance review of their advice process, and our compliance programme is reviewed annually by our external compliance adviser.

Any Conflict of Interest that specifically relates to the advice or recommendation given to you, will be outlined in more detail when that advice is given.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service, you can make a complaint by emailing **daniel@pksolutions.co.nz** or by calling **03 3410 247**. You can also write to us at: **P.O Box 1897**, Christchurch 8140

When we receive a complaint, we will consider it using 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.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact the **Insurance & Financial Services Ombudsman**.

Insurance & Financial Services Ombudsman provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. Freephone: 0800 888 202

Telephone: 04 499 7612

Email: info@ifso.nz

Post: Insurance & Financial Services Ombudsman Scheme

PO Box 10-845 Wellington 6143

NEW ZEALAND

DUTIES INFORMATION

Peak Solutions Limited and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give 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 (431K)

• exercise care, diligence, and skill in providing you with advice (431L)

• 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) (431I

• 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 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 https://www.fma.govt.nz.