

## Licence Information

Financial Planning New Zealand Limited (trading as OnePlan for Retirement) (FSP236125) holds a licence issued by the Financial Markets Authority to provide a financial advice service.

## Nature and Scope of the Financial Advice Provided

Financial Planning New Zealand Limited (trading as OnePlan for Retirement) provides financial advice and investment planning services relating to the following financial products:

KiwiSaver, superannuation and investment products:

NZ Funds products:

- NZ Funds Advised Portfolio Service;
- NZ Funds KiwiSaver Scheme; and
- NZ Funds Managed Superannuation Service.

AMP products:

- AMP KiwiSaver Scheme
- AIT Investment Trust
- NZ Retirement Trust

Financial Planning New Zealand Limited (trading as OnePlan for Retirement) 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

Financial Planning New Zealand Limited (trading as OnePlan for Retirement) may charge the following fees for financial advice:

- an initial fee for preparing and presenting a financial strategy;

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- an implementation fee for implementing the initial recommendations in your financial strategy;
- an ongoing financial advice fee for the provision of ongoing financial advice services.

### Duties

Financial Planning New Zealand Limited (trading as OnePlan for Retirement) 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 isn't 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](http://www.fma.govt.nz).

### Conflicts of Interest, Commissions and Incentives

Our financial advisers are remunerated from the fees generated by our advice.

Financial Planning New Zealand Limited (trading as OnePlan for Retirement) and its associated company Financial Planning New Zealand Assets Management Ltd may receive a rebate from the managed investment scheme managers on whose products we provide financial advice or in which our clients invest. These rebates are based on the amount of the sum invested.

To ensure that Financial Planning New Zealand Limited (trading as OnePlan for Retirement)'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. Financial Planning New Zealand Limited (trading as OnePlan for Retirement) also:

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- 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 Financial Planning New Zealand Limited (trading as OnePlan for Retirement) financial advisers about how to manage conflicts of interest.

## Complaints Handling and Dispute Resolution

Even with the best of intentions, complaints sometimes arise. Financial Planning New Zealand Limited (trading as OnePlan for Retirement) 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:

Financial Planning New Zealand Limited (trading as OnePlan for Retirement)

Phone: 0800 1PLAN4U (0800 175 2648) or 09 309 3680

Fax: 09 309 3685

Email: [rosemary@oneplan.co.nz](mailto:rosemary@oneplan.co.nz)

PO Box 105-190

Auckland 1143

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 Insurance and Financial Services Ombudsman Scheme, an approved dispute resolution scheme that provides a free, independent dispute resolution service that may help investigate or resolve your complaint.

Insurance and Financial Services Ombudsman Scheme Inc

Level 2, Solnet House

70 The Terrace

PO Box 10-845

Wellington 6143

Phone: 04 499 7612 or 0800 888 202      Email: [info@ifso.nz](mailto:info@ifso.nz)

## Contact Details

You can contact us at:

Financial Planning New Zealand Limited (trading as OnePlan for Retirement)

Phone: 0800 1PLAN4U (08001752648) or 09 309 3680

Fax: 09 309 3685

Email: [rosemary@oneplan.co.nz](mailto:rosemary@oneplan.co.nz)

Post: OnePlan for Retirement

PO Box 105-190

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