



## Disclosure Document

### Important information about our business

**Advicemakers Limited T/A Pulse Advice** holds a Financial Advice Provider licence issued by the FMA to provide financial advice services. **Advicemakers Limited T/A Pulse Advice** Financial Services Provider Number is **FSP1008630**.

#### Our office contact details:

**Address:** *88 Franklin Road, Freemans Bay 1011*

**Phone:** *021 712 424* **Email:** *hello@pulseadvice.co.nz*

**Website:** [www.pulseadvice.co.nz](http://www.pulseadvice.co.nz)

As Financial Adviser's, it is our duty to abide by the Code of Conduct for Financial Service Providers.

I am paid by the providers for the services I provide, however, it is you that I work for. To ensure that I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

Advicemakers Limited T/A Pulse Advice, 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.

Nature and Scope of financial advice services

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## Our Services

- KiwiSaver investment strategies and retirement planning
- Personal insurance

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## Products we can provide financial advice about

- KiwiSaver investments
- Personal and Group insurance
  - Life cover
  - Disability
  - Income protection
  - Trauma

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## Product providers we might recommend

- Fidelity Life
- AIA
- Southern Cross
- Generate

## Commissions

For services in relation to insurance/investments/ loan products, commissions may be paid by the product provider as follows:

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### Initial Commission

A percentage of the value of your investment contributions,, or insurance premiums

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### Ongoing Commission

A percentage of the value of your investment balance or premiums, usually calculated at the end of each month in which you hold the investment, or on renewal of insurance products.

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## **Conflicts of interest 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 our product providers assist us with funding so we can bring our advisers together for conferences and professional development training.

## **How we manage any conflicts of interest**

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

## **Our duties and obligations to you**

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behavior, conduct, and client care set out in the Code of Conduct.

## Our 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.

Our internal complaints manager is Harper Johnston who can be reached via email at [hello@pulseadvice.co.nz](mailto:hello@pulseadvice.co.nz) or 021 712 424. Harper will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. Make contact with you to understand your complaint
2. Work with you to determine the best course of action
3. Implement the solution to resolve the complaint

## Our external complaints process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: **Financial Dispute Resolution Service**. This service will cost you nothing, and will help us resolve any complaints.

You can contact **Financial Dispute Resolution Service** at:

**Address:**142 Lambton Quay, City, Wellington 6011

**Phone number:**[0508 337 337](tel:0508337337)

**Email address:**[enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz)

