PUBLIC DISCLOSURE INFORMATION

Public Disclosure

Who we are, what we advise on, how we get paid, and what to do if something goes wrong.

FINANCIAL ADVICE PROVIDER
Advicemakers Limited

TRADING AS
Pulse Advice

FSP NUMBER
FSP1008630

EFFECTIVE FROM
13 October 2026

SECTION 1

Who we are

Advicemakers Limited, trading as Pulse Advice, provides this information. Advicemakers Limited holds a licence issued by the Financial Markets Authority (FMA) to provide a financial advice service.

FINANCIAL ADVICE PROVIDER

Advicemakers Limited
Trading as Pulse Advice
FSP1008630
Suite 503/48 Greys Avenue, Auckland 1010

CONTACT US

Pulse Advice
Phone 09 971 1415
hello@pulseadvice.co.nz
www.pulseadvice.co.nz

Want this in writing? Ask us and we'll send you a copy as soon as we can.

SECTION 2

What we advise on

Types of products

We give advice on personal insurance and KiwiSaver.

- Life insurance
- Trauma cover
- Total and permanent disability (TPD) cover
- Income protection
- Mortgage repayment cover
- Health insurance
- Group insurance
- Business insurance for the people in a business: key person, shareholder and business overheads cover
- KiwiSaver

Providers we work with

We only advise on products from these providers.

Insurance

- AIA
- Chubb Life
- Fidelity Life
- Partners Life
- Southern Cross
- PPS Mutual

KiwiSaver

- Fisher Funds
- Generate
- Kernel

What we don’t advise on

We don't give advice on mortgages, general insurance (car, home and contents), wills, trusts or estate planning.

How we give advice

We look at your goals and situation, compare options across the providers above, and put every recommendation in writing in a Statement of Advice. You get time to read it and ask questions before you decide.

We follow a 6-step advice process, built around your goals and needs.

SECTION 3

How we get paid

Insurance

You don't pay us anything. If you take out a policy we recommend, the insurer pays us commission:

- **Initial commission:** a percentage of your premiums, paid when the policy starts.
- **Ongoing commission:** a percentage of your premiums, paid while the policy stays in force.

KiwiSaver

How we're paid depends on the provider you choose:

- **Fisher Funds** pays us a one-off amount when you join, then a percentage of your balance each year. Fisher Funds pays this itself. It isn't an extra charge on your account.
- **Generate** pays us an upfront amount based on what you put in or transfer in during your first year, then a percentage of your balance each year.
- **Kernel** takes an advice fee of 0.25% to 0.5% of your balance a year from your KiwiSaver account, monthly, on top of Kernel's own fund fees, and passes it to us.

Your Statement of Advice shows exactly what we'll be paid before you decide.

SECTION 4

Conflicts of interest

A conflict of interest is anything that could pull us away from doing what's best for you.

Your interests come first. We also have business relationships with the providers we advise on, and they pay us commission (or, for Kernel, pass on our advice fee). That could give us a reason to favour one provider or product over another.

Providers don't give us anything beyond commission and the Kernel advice fee.

How we manage conflicts

- We base every recommendation on your goals and situation.
- We compare options across providers and give you our reasons in writing.
- We keep a register of conflicts, gifts and incentives, and review it.

SECTION 5

Our duties to you

Advicemakers Limited, and everyone who gives financial advice for us, is bound by the duties in sections 431I, 431K, 431L and 431M of the Financial Markets Conduct Act 2013. In plain words, we must:

- meet the standards of competence, knowledge and skill set out in the Code of Professional Conduct for Financial Advice Services
- give priority to your interests
- take care, and use diligence and skill
- meet the standards of ethical behaviour, conduct and client care set out in the Code.

SECTION 6

If something goes wrong

Tell us first

If you're unhappy with our advice or service, tell us so we can try to put it right. Our complaints manager is Harper Johnston.

Email	hello@pulseadvice.co.nz
Phone	09 971 1415
Post	Suite 503/48 Greys Avenue, Auckland 1010

What happens next

1. We reply to you within 2 working days.
2. We talk with you to understand what went wrong.
3. We work with you on the best way to fix it.
4. We put the fix in place.

If we can’t agree

You can take your complaint to our dispute resolution scheme, the Financial Dispute Resolution Service (FDRS). It's free and independent, and it can help look into your complaint and resolve it.

> DISPUTE RESOLUTION SCHEME
>
> **Financial Dispute Resolution Service**
> Freephone 0508 337 337
> enquiries@fdrs.org.nz
> Freepost 231075, PO Box 2272, Wellington 6140
> www.fdrs.org.nz