



## Licence Information

Core Wealth Solutions Limited (FSP 47581) holds a licence issued by the Financial Markets Authority to provide a financial advice service.

## Nature and Scope of the Financial Advice Provided

Core Wealth Solutions Limited provides financial advice and investment planning services relating to the following financial products:

KiwiSaver, superannuation and investment products:

- NZ Funds Advised Portfolio Service;
- NZ Funds KiwiSaver Scheme;
- NZ Funds Managed Superannuation Service;
- NZ Funds Wealth Builder;
- NZ Funds Income Generator.

Core Wealth Solutions Limited provides financial advice to clients about their Personal life, Sickness and disability, Health, and Business life and disability insurance needs.

Life and Health insurance provided by:

- Cigna
- Asteron Life
- NIB

Core Wealth Solutions Limited 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

Core Wealth Solutions Limited may charge the following fees for financial advice:

- an initial advice fee for the time involved in meeting a client, obtaining all necessary information, and preparing and presenting a financial strategy;
- an ongoing financial advice fee for the provision of ongoing financial advice services; and
- where requested by a client, undertaking a specific assignment, for which an agreed consultancy fee may be charged.



## Duties

Core Wealth Solutions Limited, 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 by way of a salary.

Core Wealth Solutions Limited may receive commissions from the managed investment scheme managers on whose products we provide financial advice or in which our clients invest, insurance companies on whose policies we provide financial advice, and from the banks with whom we arrange mortgages. These commissions are based on the amount of the sum invested, insurance premiums paid or mortgage (as applicable).

To ensure that Core Wealth Solutions Limited'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.

Core Wealth Solutions Limited also:

- 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 Core Wealth Solutions Limited financial advisers about how to manage conflicts of interest.



## Complaints Handling and Dispute Resolution

Even with the best of intentions, complaints sometimes arise. Core Wealth Solutions Limited 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:

Kristy Staples  
Level 1, 32 Amesbury Street  
Palmerston North  
4410  
T. 06 358 4163  
E. [Kristy@corewealthsolutions.co.nz](mailto:Kristy@corewealthsolutions.co.nz)  
W. [www.corewealthsolutions.co.nz](http://www.corewealthsolutions.co.nz)

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 Financial Services Complaints Ltd an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact Financial Services Complaints Ltd at:

Financial Services Complaints Ltd  
PO Box 5967  
Wellington 6410  
T. 0800 347 257  
E. [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)  
W. [fscl.org.nz](http://fscl.org.nz)



## Contact Details

You can contact us at:

Core Wealth Solutions Limited  
Level 1  
32 Amesbury Street  
Palmerston North 4410  
E. [kristy@corewealthsolutions.co.nz](mailto:kristy@corewealthsolutions.co.nz)

PO Box 1242  
Palmerston North 4440  
T. 06 358 4163  
W. [corewealthsolutions.co.nz](http://corewealthsolutions.co.nz)