

IWIINVESTOR DISCLOSURE

Name of Company / Financial Advice Provider:	MyFiduciary (CNI) Ltd
Trading Name:	IWIinvestor
Financial Advice Provider FSP number:	FSP623349
Address:	5a, 29 Totara Street Taupō
Telephone number:	07 378 7644
Email address:	info@iwiinvestor.co.nz
Website:	www.iwiinvestor.co.nz
This disclosure statement was prepared on:	11 October 2023

It is important that you read this document

The choice of a financial adviser is an important decision. This document gives you information to help you decide if IWIinvestor is a Financial Advice Provider (FAP) who meets your needs. Here you will find details about who we are, types of financial advice and services provided, how we work with clients and earn income. In addition, you will find information on conflicts of interest and how you can make a complaint.

About IWIinvestor

The company was established in 1996 to help whānau, hapū, Trusts, Iwi and other Māori entities build and protect their wealth. We provide low cost, independent, socially responsible and highly diversified investment portfolios. We advise on all types of investments including (but not limited to) cash, bonds, shares, property and infrastructure.

Licensing information

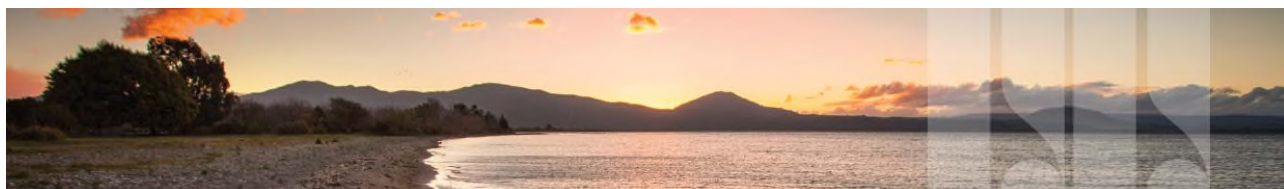
MyFiduciary (CNI) Limited FSP623349, trading as IWIinvestor is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority (FMA) to provide financial advice. IWIinvestor holds a Discretionary Investment Management Services (DIMS) licence granted by the FMA.

Our Duties to You as Financial Advisers

IWIinvestor and its Financial Advisers, who provide regulated financial advice, have statutory duties under the Financial Markets Conduct Act 2013. We are required to:

- Give priority to client interests.
- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services.

IWIinvestor MyFiduciary (CNI) Limited





- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Professional Conduct. These are designed to make sure we treat you as we should and give you suitable advice.
- Exercise care, diligence, and skill when providing financial advice services. These are designed to make sure that we have the expertise needed to provide you with advice.

How our Financial Advisers Work: the nature and scope of our advice

Financial Advisers at IWIinvestor are qualified to provide financial planning, investment advice and manage the administration of your portfolio. The services provided will depend on your needs. Any advice will take account of your objectives or goals, financial situation and needs. Our advice is clear and concise and will give you enough detail for you to make an informed decision.

To become a client, you will work through a process with an Adviser to ensure our recommendations are suitable for you. The process is:

- an initial discussion to understand your goals and timeline to invest. We will clearly explain our services. This initial discussion is confidential, without obligation and at no cost to you.
- a follow-up meeting to gather further information. This will include a discussion about investment risk. More than one meeting may be needed, depending on your circumstances.
- if you want to continue, we will prepare a written Investment Plan that confirms the nature and scope of our advice to you, your situation, objectives and makes specific recommendations about an investment portfolio that we think will be suitable for you.
- the Investment Plan contains information about costs to implement the recommendations, investment risk and recommended assets.

IWIinvestor provides investment advice in relation to the following financial products and services:

- Cash, Bonds, Shares, Property and Infrastructure through Managed funds
- Term Deposits directly with NZ Banks
- A Discretionary Investment Management Services (DIMS) service

The product providers we work with as at the date of this disclosure (but are not limited to):

- ANZ Institutional Bank (ANZ)
- BNZ Corporate and Institutional Banking
- Kiwibank Ltd
- Nikko Asset Management NZ
- BlackRock Investment Mgmt
- Smartshares
- Dimensional Australia
- Simplicity
- Man Investments
- Fermat Capital
- Kernel Wealth
- Vanguard

This list may change as part of our regular due diligence monitoring process.

IWIinvestor has a Service Agreement with Adminis NZ Ltd to provide the investment platform for administration and independent custodial services. Refer below for platform fees.

We do not provide advice on other financial planning issues such as insurance, taxation, legal or regulatory advice, estate planning, direct property or real estate advice, or asset protection.



Fees and expenses, or other amounts payable

Below is a summary of fees that may apply. The exact costs will depend upon the type of service provided to you. More detail on fees can be found in your Financial Adviser's disclosure, and in the Investment Plan.

Type of Fee	Description
Advice only Fee	To produce a one-off Investment Plan, with no ongoing advice. Fee payable after the Investment Plan is presented to you.
Advice and Portfolio Management Service Fee	To produce an Investment Plan, advice, development and implementation of your portfolio, ongoing monitoring and management, research, and performance reporting. Fees deducted monthly.
Platform fee	For the independent online platform that enables efficient portfolio implementation, administration, monitoring, and reporting functions. Fees deducted monthly.
Transaction fees	Various transaction charges on the sale, purchase or transfer of managed funds or securities may apply; brokerage fees, agency transaction fees, break fees, asset transfer fees, buy/sell spread and currency exchange margins. Fees deducted upon transacting.
Managed Fund Fees	Each fund manager charges a fee for managing the fund for buying and selling underlying securities and administrative costs. Fees are deducted when a managed fund is held on the platform.
Funds on call	A margin may be deducted by the Administrator for funds held in a bank account on your behalf in the cash transactional account.
Entry or Exit Fees	These fees refer to depositing or withdrawing money onto the platform or buying or selling a managed fund. No entry fees apply. Exit fees may apply when changing platform providers.

Conflicts of interest and commissions

Our advisers receive a salary as an employee of Taupō Moana Investments Limited. They do not receive any other incentives or commissions from product providers based on the financial advice they provide you. However, they may be eligible to receive an annual discretionary bonus if a certain level of overall performance is achieved. The amount is based on many factors such as good conduct, behavioural competencies, productivity and meeting key performance indicators. From time to time, our advisers or staff may receive certain non-monetary benefits from product providers. This could include gratuities such as a bottle of wine at Christmas time, a free calendar, adviser resources, the occasional luncheon, drinks after a briefing session, subsidised professional development or discounted training courses.

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 interests and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.



Complaints handling and dispute resolution

If you are not satisfied with our service or financial advice, please tell us as soon as possible.

Call: 0800 494 468 or 07 378 7647

Email: info@iwiinvestor.co.nz

Write to: The Manager, IWInvestor, P.O. Box 688 Taupō 3351

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge receipt of the complaint in writing to the complainant within 2 working days. We may contact you to get further information about your complaint.
- Keep a record of progress of the complaint
- Supply a copy of the complaint and supporting documentation to the adviser seeking an explanation from them
- If the adviser's explanation does not satisfy the complainant, refer copies of the complaint and any correspondence to the Board for further investigation. It is normal practice for each party to the complaint to receive a copy of submissions made by the other party.

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

Contact details for the Financial Dispute Resolution scheme are:

Call: 0508 337 337 or Email: enquiries@fdr.org.nz

Write to: Freepost 231075, P.O. Box 2272 Wellington 6140

Contact Details

To get in touch with an IWInvestor Adviser or if you have any questions about this disclosure, please email info@iwiinvestor.co.nz or call 0800 494 468.