ANCHORED ADVICE

DISCLOSURE STATEMENT

Publicly available information – Keith Ward, Financial Advice Provider

LICENSING INFORMATION

Keith Ronald Ward, FSP number 624149, holds a Class 2 FAP licence issued by the Financial Markets Authority to provide financial advice.

Keith trades through his companies of Anchored Advice Ltd (Investment advice) and Anchored Risk Solutions Ltd (Insurance advice).

CONTACT DETAILS for Anchored Advice Ltd & Anchored Risk Solutions Ltd

Contact Name: Keith Ward
Phone: 0272 888 813
Email: keith.ward@anchoredadvice.com
Address: 420 Hagley Ave, Christchurch, 8011

NATURE AND SCOPE OF ADVICE

We provide advice in relation to products offered by the following companies:

Life Insurance
Chubb Insurance

Health Insurance
AIA

KiwiSaver
NZ Funds, Superlife Kiwisaver

Investment
Superlife Investment, NZ Funds

Lenders
Selected Mortgage Brokers

We will always confirm which product providers we are accredited with; this will be detailed within the Client Agreement between the client(s) and advisor or disclosed within the process of giving the required service and advice.

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FEES AND EXPENSES

Service fee

Anchored Advice Ltd may charge a fee for financial advice provided to a client if the client cancels an insurance policy within two years of inception. Whether a fee will be charged, and the amount of the fee will be advised when the advice is provided. This fee will be payable by the client within 14 days after the policy is cancelled.

CONFLICTS OF INTEREST

Anchored Advice Ltd wholly owns Auckland Finance Advisor Ltd, Christchurch Finance Advisor Ltd and co-jointly owns Anchored Risk Solutions Ltd.

For health and personal risk insurance, Anchored Risk Solutions Ltd and the financial advisors receive commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to Anchored Risk Solutions Ltd and/or the advisor who provides your advice. The amount of the commission is based on the amount of premium associated with your cover; specific commissions are disclosed to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own and to manage the potential conflicts of interest as disclosed above, all companies and advisors under the Anchored Advice Ltd umbrella, follow an advice process that ensures personalised recommendations are made on the basis of the client's goals and circumstances, as advised by the client. Anchored Advice Ltd financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process and our compliance programme is reviewed annually by our external compliance adviser.

Anchored Risk Solutions Ltd is not authorised to give general insurance advice, but if we do refer any client to a general insurance broker (e.g. house, contents, vehicles, pet, travel and business-related insurance), Anchored Risk Solutions Ltd may receive a referral commission of up to 30% of the commission paid to the general insurance broker.

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keith.ward@anchoredadvice.com

DISCLOSURE STATEMENT

Publicly available information – Keith Ward, Financial Advice Provider

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service, you can make a complaint by emailing admin@anchoredadvice.com or by calling our CEO, Keith Ward on 0272 888 813.
When we receive a complaint, we will consider it using our internal complaints process:

• We will consider your complaint 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 the Insurance and Financial Services Ombudsman. IFSO provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact IFSO by email on info@ifso.nz, by phone on 0800 888 202 or by post at P O Box- 845, Wellington 6143.

DUTIES INFORMATION

Anchored Advice Ltd, 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.

We are required to:
• give priority to your interests by taking all reasonable steps to make sure our
advice isn't materially influenced by our own interests (431k)
• exercise care, diligence, and skill in providing you with advice (431l)
• meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to makesure that we have the expertise needed to provide you with advice) (431i)
• 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 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 https://www.fma.govt.nz

REFERRALS

We can also provide referrals, for which we may receive a commission or fee, to provide Mortgage and Lending advice, Budgeting and Financial Mentoring, Accounting & Tax Services and Business Coaching. Advice provided through such referrals by third parties are not covered within our scope of advice.