

LICENSING INFORMATION

Brackenridge Total Financial Solutions Limited licence number FSP718791, holds a Class 1 licence issued by the Financial Markets Authority to provide financial advice.

CONTACT DETAILS

Brackenridge Total Financial Solutions Limited

Office address: 2/2 Boundary Road, Hobsonville, Auckland.

Postal Address: PO Box 90987, Victoria Street West, Auckland 1011.

Phone: 0800 088 116

Email: service@brackenridge.biz

Web: www.brackenridge.biz

NATURE AND SCOPE OF ADVICE

Brackenridge Total Financial Solutions Limited provides advice on:

- Personal insurance (risk), including health insurance
- Investment planning, implementation and ongoing service through managed funds.
- Retirement Planning
- KiwiSaver

We provide advice in relation to the following products:

- Life Insurance
- Disability insurance (including lump sum and monthly benefits)
- Health insurance
- KiwiSaver
- Managed Funds

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

- AIA New Zealand (new and existing clients)
- Asteron Life (new and existing clients)
- AMP New Zealand (Life and KiwiSaver – existing clients only)
- ANZ (multi asset class and KiwiSaver investments) (new and existing clients)
- Britannia Financial Services Ltd (IMT managed funds) (new and existing clients)
- Booster KiwiSaver (new and existing clients)
- Chub Insurance Ltd (existing clients only)
- Fidelity Life New Zealand (new and existing clients)
- NIB health insurance (new and existing clients)

FEES AND EXPENSES

Planning fee – We may charge a planning fee for our work. This is based on an hourly rate of \$250 + GST.

Planning fees are payable within 7 days of your adviser providing you your statement of advice. An invoice will be provided at this time with payment details.

Service fee

Brackenridge Total Financial Solutions Limited may charge a fee for financial advice provided to a client if the client cancels a life or health insurance policy within two years of inception. Specific fee information will be advised when the advice is provided. This fee will be payable by the client by the 20th of the month after the policy is cancelled.

CONFLICTS OF INTEREST

For life insurance and health insurance, Brackenridge Total Financial Solutions Limited 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 Brackenridge Total Financial Solutions Limited. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us Brackenridge Total Financial Solutions Limited 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.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing service@brackenridge.biz or by calling 0800 088 116. You can also write to us at PO Box 90987, Victoria Street, West, Auckland, 1011. 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 Financial Services Complaints Limited (FSCL) 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 FSCL Financial Services Complaints Ltd. – a Financial Ombudsman Service at: Physical address: Level 4, 101 Lambton Quay, Wellington, 6011

Brackenridge Total Financial Solutions Ltd – Financial Advice Provider Public Disclosure Statement March 2023.

Postal address: PO Box 5967, Wellington 6140 Email info@fscl.org.nz or complaints@fscl.org.nz

Telephone 0800 347 257 or (04) 472FSCL (472 3725)

DUTIES INFORMATION

Brackenridge Total Financial Solutions Limited 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 make sure that we have the expertise needed to provide you with advice) (431L)
- 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>.

FINANCIAL ADVISER – ROD MUDGWAY



Rod is the owner and financial adviser of Brackenridge Total Financial Solutions Limited. Rod started in the financial services industry in 1994 with a background originally in manufacturing.

Rod's focus is finding the right mix of insurance, debt reduction and investment options for individuals and business owners. He describes his role as helping people make smart decisions about their financial planning – to manage the risks they face and their financial resources – in a way that adds value and best meets their needs.

For more information on Brackenridge Total Financial Solutions Limited and Rod Mudgway, visit www.brackenridge.biz