DISCLOSURE INFORMATION (1)

Licensing Information

Wealth Architects NZ Limited (FSP678631) trading as Wealth Architects (WA, we, our, us) is a Financial Advice Provider (FAP) and holds a Full Licence issued by the FMA on the 3rd February 2022 to provide a financial advice service.

There are no special licence conditions imposed.

Nature and Scope of the Advice

Wealth Architects NZ Ltd provides advice to clients about Life & Health Insurance; Investments & KiwiSaver and our Financial Advisers provide financial advice in relation to these financial advice products.

We will not provide advice on General Insurance or Mortgages, so you will need to consult a specialist if you would like advice on those products. We can refer a specialist to contact you if you require.

Wealth Architects can provide financial advice on a variety of products from a wide range of New Zealand based and overseas providers and includes but is not limited to:

Financial Advice Products & providers

Life Insurance
Health Insurance
Whole of Life
Endowment
Group Employee Benefits
KiwiSaver
Investments

Accuro / UniMed	Fidelity Life
AIA	NIB
Asteron	Partners Life
Chubb	Resolution Life
Booster	Southern Cross
Consilium Synergy Portfolios	Generate Wealth

We are not aware of any material limitations or restrictions on the scope of financial advice service we provide. If these are identified, we will disclose them to you.

How We Get Paid

We earn our income from commissions earned from providers & fees for advice.

Fees and Expenses

We may charge a fee for the financial advice we provide you and will agree with you on this before we begin our work.

Conflicts of Interest and Incentives

When we arrange insurance for you or invest your funds, the provider(s) may pay us a commission. The amount of the commission varies between providers and products and is based on a percentage of the premium or funds under management.

If we arrange insurance for you and you cancel it part way through the insurance period, we may keep some or all of the commission from any refund due to you by the provider.

If a person or entity has referred you to us, we may pay them a percentage of the commission and/or fees we receive for their referral.

From time to time there may be conflicts that arise during the advice process, and these will be communicated in writing at that time with the steps that will be taken to manage the conflict

To ensure that our Financial Advisers prioritise your interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the information you have provided and your unique circumstances.

We maintain a register of conflicts of interest, of gifts and any other incentives we may receive.

If we believe there is a conflict of interest – real or perceived – we will discuss this with you.

Wealth Architects also undertake annual external advice process reviews to ensure compliance with these statements.

Complaints Handling & Dispute Resolution

Please refer to our Internal Complaints Process that can be found here.

Duties Information

Wealth Architects and anyone who gives financial advice on their behalf have 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;
- exercise care, diligence and skill in providing you with advice;
- meet standards of competence, knowledge and skill as 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.
- 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 FMA website here.

Identifying Information

Wealth Architects NZ Ltd (FSP678631), trading as Wealth Architects is a Financial Advice Provider (FAP).

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GLOSSARY

Financial Advice	a recommendation or an opinion about buying or selling financial advice products
Financial Advice Provider	a business or individual who provides a financial advice service.
Financial Advice Service	engages one or more individuals to give financial advice on their behalf or provides financial advice on their own account.
Financial Adviser	is an individual registered on the Financial Service Providers Register to provide a financial advice service, who is not a financial advice provider.
Financial Markets Authority (FMA)	is the New Zealand government agency responsible for enforcing securities, financial reporting and company law as they apply to financial services and securities markets.
Financial Service Provider	FSP refers to Financial Service Provider a person who provides or offers to provide a financial service (as per the FSP Act)
Financial Service Providers Register (FSPR)	a searchable register of people, businesses and organisations that provide financial services in New Zealand. The register contains key information about FSPs including the financial services they provide, any relevant licences they hold and the dispute resolution scheme they belong to.
Full Licence	held by Financial Advice Provider Wealth Architects NZ Ltd and approved by the FMA on the 3rd February 2022