myinvestments
options. service. advice.

Important information about our business

Abundant Investments & Advisory Ltd - Trading as 'My Investments' holds a Financial Advice Provider licence issued by the FMA to provide financial advice services. Abundant Investments & Advisory Limited Financial Services Provider Number is 1011290.

Claire Williamson (FSP491446) is an Accredited Adviser and Director of Abundant Investments & Advisory Ltd. t/a My Investments

Contact details:
Phone: 021 569 116
Email: claire@myinvestments.co.nz
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Nature & Scope Of Financial Advice Services

Our Services

- Investment advice and personalised coaching
- KiwiSaver investment strategies and retirement planning
- Strategic investment planning to generate wealth
- Financial planning and accountability support
- Education around investing and financial planning to achieve goals

Commissions

For services in relation to investments, commissions may be paid by the product provider as follows::

Initial Commission	A percentage of the value of your investment contributions
Ongoing Commission	A percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Product providers we might recommend

- Booster
- Kernel
- MIlford
- Generate
- FIsher Funds
- NZ Funds

Products we can provide financial advice about

- KiwiSaver investments
- Managed investments

Our fees:

The actual fee charged to you will depend on the nature and scope of the advice or service we provide. We will discuss and agree on the actual fees with you before we proceed and explain how they are payable.

The fees charged for our advice and services are determined by the level of advice you have chosen:

- Pinnacle - $4990 p/a
- Momentum - $1799 p/a
- Launch - $499

- Our agreed advice and service fees may include additional charges for:
  - Ongoing advisory
  - Educational courses
  - E-book resources

Conflicts of interest or other incentives:

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also. From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training. We have relationships with sister companies; My Insurance Cover and My Mortgage, who provide insurance and mortgage services respectively. If we believe you will benefit from these services, with your permission we may provide you with a referral under our Duty of Care.

How we manage any conflicts of interest:

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 interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you:

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our internal complaints process:

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem. Our internal complaints manager is Grace Jones who can be reached via email at grace@myinvestments.co.nz. Grace Jones will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. Receive & Acknowledge the Complaint, Log the complaint in a register (date, complainant details, nature of issue). Acknowledge receipt to the complainant in writing within 24 hours.

2. Investigate & Assess, Gather relevant information (records, communications, staff input). Speak to all relevant parties to understand the facts. Assess the complaint against policies, procedures, and any legal obligations.

3. Resolve & Respond. Decide on the outcome and corrective action. Communicate the decision to the complainant, including reasons and any steps being taken. Record the resolution in the register and close the complaint.

Our external complaints process:

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: *FSCL - Financial Services Complaints Ltd*. This service will cost you nothing, and will help us resolve any complaints.

You can contact FSCL - Financial Services Complaints Ltd at:
Address: Financial Services Complaints Limited, PO Box 5967, Wellington 6140
Phone number: 0800 347 257
Email address: complaints@fscl.org.nz