

Disclosure Info

This document provides key details about the advisory services offered by Manaaki Finance Limited. It's important that you read through this information carefully. If you have any questions, please contact Manaaki Finance Limited directly.

About Manaaki Finance Limited (FSP1008433)

Introduction

Manaaki Finance Limited is a licensed Financial Advice Provider, authorized by the Financial Markets Authority (FMA). Our Financial Services Provider (FSP) number is FSP1008433, which you can verify on the New Zealand FSPR register.

To view our registration and license details, visit the Financial Service Providers Register at <https://fsp-register.companiesoffice.govt.nz> and search for our FSP number, FSP1008433. As a licensed provider, we follow standard licensing conditions with no special restrictions or limitations on the advice we provide.

Our Office Contact Details

- **Address:** 58 Montgomery Crescent, Kinloch 3377
- **Phone:** 021 145 9598
- **Email:** johnny@manaakifinance.co.nz
- **Website:** www.manaakifinance.co.nz

Our Advisor

- **Johnny Kanawa** – FSP1008433

Nature and Scope of Financial Advice Services

Our Services

- Personal Insurance
- KiwiSaver

Products We Provide Financial Advice About

- Personal Insurance (Life Cover, Health/Medical Cover, Disability Covers such as Total and Permanent Disablement, Income Protection, Mortgage Protection, and Trauma Cover)
- KiwiSaver Investments

Our Product Providers

- AIA
- Milford

Our Fees

We provide financial advice at no additional cost to you. We receive commissions from product providers, allowing us to offer our services without charging fees. If a policy is cancelled within a certain period, a fee may apply. If this is the case, we will inform you before the policy starts.

How We Are Remunerated

For Life and Health Insurance Policies

We receive commissions from insurance companies for advising on their policies. If you choose to purchase insurance, the insurer compensates us with a commission based on the premium amount. The details of these commissions will be provided to you when we make our recommendations.

Referral to Other Financial Advisors

If we refer you to another advisor and you proceed with their advice, we may receive a referral fee ranging from 0-30% of the commissions the other advisor earns from the services provided. Complete details will be disclosed when you receive advice from the referred advisor.

Referrals to Us from Another Financial Advisor

If another financial advisor refers you to us, we may pay them a referral fee ranging from 0-30% of the commissions we receive from implementing risk insurance products. We will fully disclose any such fees at the time you receive advice.

KiwiSaver Services

For KiwiSaver services, commissions may be paid by the product provider as follows:

- **Milford:** 0.5% per annum of Funds Under Management

Conflicts of Interest and Incentives

Our main priority is providing the best advice for our clients. While we maintain business relationships with product providers, your interests come first. Occasionally, we may receive gifts or rewards from providers, but these do not affect our advice.

How We Manage Conflicts of Interest

- We follow a clear advice process to ensure our recommendations align with your goals and circumstances.
- We undergo annual training to manage conflicts of interest.
- We maintain a register of conflicts of interest.
- These registers are regularly monitored, and additional training is provided as needed.

Advice Process

We follow a six-step advice process:

1. Define the areas of advice for this engagement.
2. Discuss your needs and objectives.
3. Conduct further analysis and research.
4. Prepare a written report for you.
5. Present the report and recommendations, and implement agreed solutions.
6. Regularly review your needs and objectives or as agreed.

Our Duties and Obligations to You

Under the Financial Markets Conduct Act 2013, we have specific obligations regarding the advice we provide. We are required to:

- Ensure you understand the nature and scope of the advice.
- Provide advice that is relevant and suitable to your circumstances.
- Listen to your needs and objectives.
- Act with integrity, fairness, and respect, always considering your best interests.
- Exercise care, diligence, and skill when giving advice.
- Meet the necessary standards of competence, knowledge, and skill required.
- Make sure you understand the advice and recommendations.
- Communicate regularly with you to keep you informed.

Our Internal Complaints Procedure

If you have any concerns or complaints about our advice or services, please contact us so we can resolve the issue.

Complaints are handled by Johnny, who can be reached at johnny@manaakifinance.co.nz. We aim to respond to all inquiries within 48 hours. We will provide our internal complaints procedure and may request additional information if necessary. We are committed to resolving complaints promptly and finding a suitable solution.

External Complaints Process

If we are unable to resolve your complaint, or if you prefer not to use our internal complaints process, you have the option to contact our external dispute resolution scheme, **Financial Dispute Resolution Service**. This service is free and helps resolve any complaints you may have.

You can contact the Financial Dispute Resolution Service at:

- **Address:** PO Box 2272 Wellington 6140
- **Phone:** 0508 337 337
- **Email:** enquiries@fdrs.org.nz

Our Services

We provide personalized advice on Personal Insurance and KiwiSaver investments, tailored to your needs. We make the process simple and stress-free, helping you feel confident and informed about your long-term coverage.

With a focus on smart, customized financial solutions, we're here to offer expert guidance. Let's plan for the future, protect your loved ones, and secure your assets. My quotes are free and without obligation, so feel free to reach out and explore your options. Let's chat!