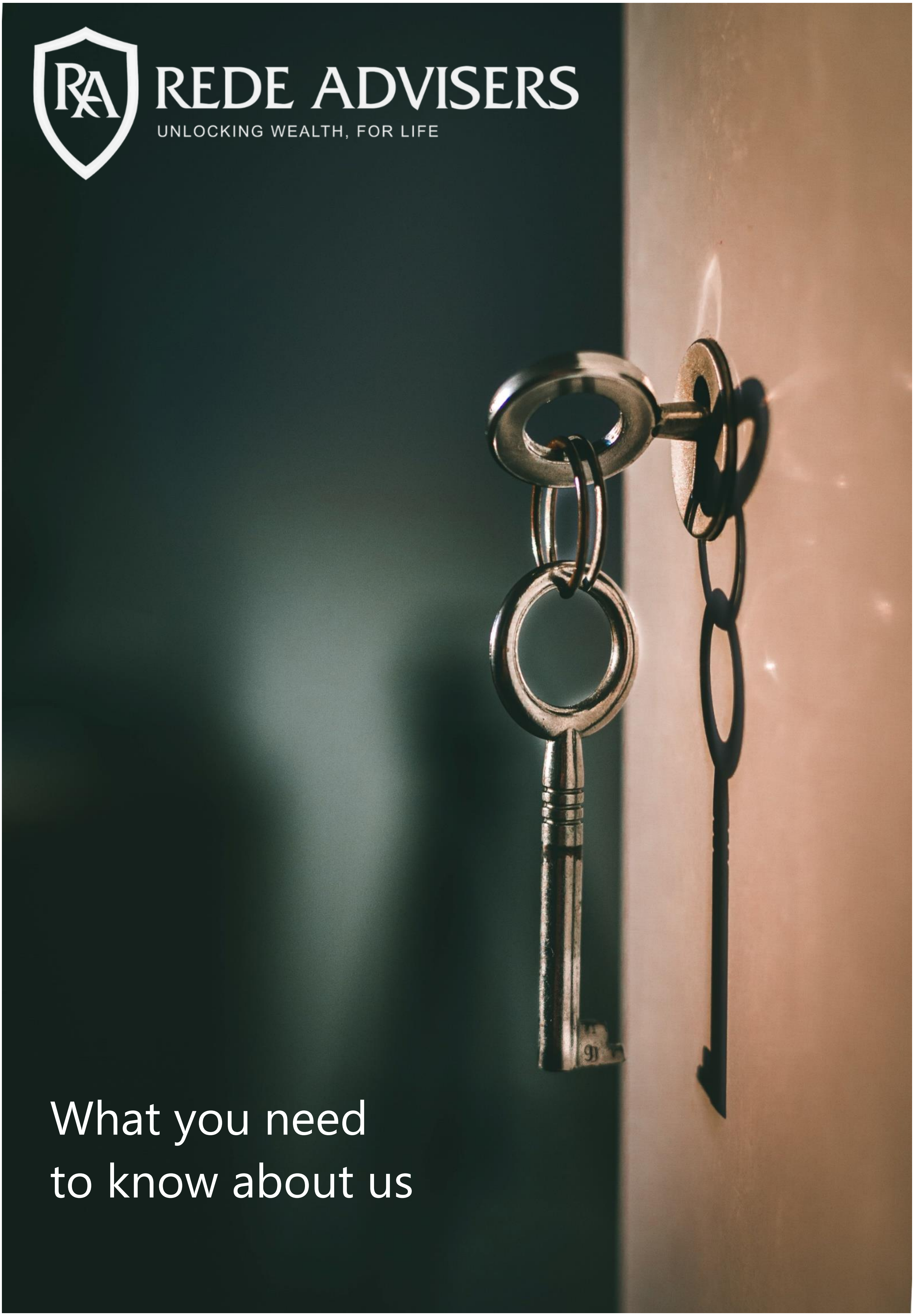
REDE ADVISERS

UNLOCKING WEALTH, FOR LIFE



What you need to know about us

Who we are

Rede Advisers Limited (the ‘Financial Advice Provider’) holds a full licence issued by the Financial Markets Authority (FMA) to provide financial advice services (FSP 19741).

Rede Advisers is a Christchurch based financial planning practice that has been providing comprehensive financial advice and planning services since 2003. The Rede Advisers team has four Financial Advisers, two of whom are Certified Financial Planners^{CM}.

We provide a tailored personalised service to ensure that financial plans and investment solutions are driven by our clients’ goals and aspirations. Through the relationship with our team, our clients’ gain clarity and confidence in their financial future.

“Rede” *to prepare a plan or method,*
to set in order and arrange,
to give counsel and advice,
to take care of and protect.

Rede Advisers team

Michael Shears

Director & Financial Planner
(FSP 19761)

FA, CFP^{CM}, CLU^{CM}, B.Com,
G.Dip.Bus.Stud (PFP)

Scott Stokes

Director & Financial Planner
(FSP 89261)

FA, CFP^{CM}, BBS (FP&A),
G.Dip.Bus.Stud (PFP)

Calvin Scott

Associate Financial Planner
(FSP 1003135)

FA, B.Com

Ona Mackonyte

Financial Adviser
(FSP 620529)

FA, BSc, MSc, Grad.Dip.PFP

Michael Borthwick

Client Services
Investments & KiwiSaver

Rochelle White

Office Administrator
& Client Services

What we do

We provide comprehensive advice across a wide range of financial planning areas. This means our financial advisers can provide personalised advice in relation to the following areas.

* Where other professional advice is required outside our core scope of expertise, we work with a select group of accountants, solicitors, and other professionals to ensure that your needs are met.

When preparing a financial plan, we consider your financial position, the opportunities available and your preferences. Your plan, and course corrections over time, determine our specific recommendations.

For investment and KiwiSaver solutions, we provide advice on a wide range of managed investments (in NZ and overseas), direct fixed interest and equities, KiwiSaver and Superannuation schemes and Qualifying Recognised Overseas Pension Schemes (QROPs).

Our key investment partners are shown below:

What we charge

Fees charged will depend upon the nature and scope of the advice or service we provide. Our philosophy is to be totally transparent with regard to all fees and remuneration. We will discuss and agree the actual fees payable with you before we proceed and explain how they are calculated and payable.

Initial meeting

We do not charge for initial meetings. The purpose of these meetings is to determine whether we can add real value through our advice and planning.

Initial planning advice

For a comprehensive Financial, Investment, Retirement or UK Pension Transfer Review Plan, we charge a fixed fee plan starting from **$1,725** (including GST). This is all inclusive, covering all meetings, analysis, and plan preparation.

An invoice is issued once your plan is completed, generally once the recommended actions have been implemented, and is payable within 30 days.

Ongoing advice

For ongoing planning and investment management advice, Rede Advisers mostly charge on a tiered **percentage** of the investment funds under our management, deducted monthly from portfolios. Our preference is to charge a separate advice fee. Some investments may pay a commission or fee to Rede Advisers. The total fee is the same irrespective of the method of payment. All fees and remuneration are disclosed within your written plan which is approved before implementation.

Specialist advice

We may recommend you obtain specialist professional advice as part of our planning recommendations and may refer you to an appropriate specialist. Rede Advisers does not receive a fee for these referrals.

Consultancy and one-off services

For one-off specific advice or service, such as taxation or implementation, we charge based upon an hourly rate. An indication of time or a fixed fee will be agreed before advice is given. Our hourly rate is **$230 (including GST).**

"An investment in knowledge always pays the best interest"

Benjamin Franklin

How we act

Rede Advisers, and anyone who gives advice on our behalf, has duties under the **Financial Markets Conduct Act** and the **Code of Professional Conduct for Financial Advice Services** in relation to the way we provide advice.

Our guiding principles are to:

- Give **priority to your interests** by taking all reasonable steps to make sure our advice is not materially influenced by our own interests.
- Exercise **care, diligence, and skill** in providing you with advice that is appropriate for your needs.
- Meet standards of **ethical behaviour, conduct and client care** to ensure we treat you as we should and give suitable advice.
- Meet standards of **competence, knowledge, and skill** to ensure we have the expertise needed to provide you with advice.

The above is only a summary of the duties we have; however, more information is available by contacting us, or by visiting the Financial Markets Authority website at: www.fma.govt.nz

Conflicts of interest (if any)

Managing your interests is our priority. Our advice process ensures that we put your interests above our own. Our advice and recommendations are made on the basis of helping you achieve your goals as effectively as possible; they are based on your circumstances and what is important to you.

All our financial advisers undergo training in relation to how to manage conflicts of interest. We maintain a register of conflicts of interest, as well as any gifts and incentives we receive.

All our fees and commissions are received by Rede Advisers, and not by any financial adviser individually. Our directors, who are financial advisers and owners of Rede Advisers, receive a management fee. Other financial advisers receive a fixed remuneration (salary or consultancy fee). No additional incentives or bonus payments are made to any adviser. The owners of Rede Advisers may receive a dividend should one be declared.

Rede Advisers maintains contractual relationships (agency agreements) with a number of financial organisations. **We are not required to place any level of business with any supplier or financial organisation. The advice we provide is based upon our clients' best interests, not that of Rede Advisers, its advisers or investment partners.**

From time to time, product providers may provide us with non-cash benefits. This may include training and development, stationery, and other gifts (for example, events, wine, hampers). These are deemed minor by the directors and will not influence our advice and recommendations.

What to do if things go wrong

We are continuously striving to improve what we do and the service we provide our valued clients. We, therefore, welcome feedback and any complaints you may have at any point along our journey together.

If you are dissatisfied with any aspect of our financial advice service, you can contact us by emailing office@rede.co.nz, by calling us on (03) 964 4222 or by writing to us at Level 4, 123 Victoria Street, Christchurch 8013.

Upon receiving a complaint, Rede Advisers will make every effort to resolve the complaint at the earliest opportunity. Our internal complaints process is as follows:

- We will consider the complaint and inform you how we intend to resolve it within 2 business days
- If required, we may need to contact you for further information
- We aim to resolve your complaint satisfactorily within 14 days
- If this is not possible, further communication may take place, either formally or by direct discussion with you.

If we are unable to resolve the complaint, or if you decide not to use our internal complaints scheme, you can contact our external Disputes Resolution Scheme, which is the Insurance and Financial Services Ombudsman (IFSO) Scheme. This service is free to access and will help us resolve any disagreements.

You can contact IFSO at: PO Box 10-845, Wellington 6143, info@ifso.nz, or 0800 888 202.

How to contact us

REDE ADVISERS
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Level 4, 123 Victoria Street
Christchurch 8013

P O Box 4160
Christchurch 8140

Phone (03) 964 4207
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www.rede.co.nz

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