Disclosure Statement

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I am a financial adviser and provide advice on behalf of NHK & RHK Limited, Trading As Bee Financial (FSP1007754), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both NHK & RHK Limited, Trading As Bee Financial and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

Relevant history / Qualifications

I have been in the industry for 24 years. I have completed the NZ Certificate in Financial Services Level 5.

I Work For You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

I am paid by the providers for the services I provide, however, it is you that I work for. To ensure that I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

NHK & RHK Limited, Trading As Bee Financial, 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.

My Services

KiwiSaver:

I am able to provide a generalised advice service for KiwiSaver products. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish to proceed with, I will show you the relevant funds available to you through the providers I work with:

Generate KiwiSaver, Milford KiwiSaver, Pathfinder KiwiSaver

Depending on which provider you choose to go with, NHK & RHK Limited, Trading As Bee Financial can be paid either an upfront fee of between $50 to $300 and/or a commission of between 0.2% and 0.25% of funds under management. I will confirm how much NHK & RHK Limited, Trading As Bee Financial will receive when I provide my recommendation.

We are required to

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- 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 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).

How to raise a concern or complaint about my advice

If you are unhappy with any aspect of my service, please tell me so that we can manage it through my internal complaint process.

If we are unable to address your concerns, you can contact my disputes resolution scheme, at no cost to you:

Scheme: Financial Disputes Resolution Scheme
Address: Freepost 231075, PO Box 2272, Wellington 6140
Telephone Number: 0800 337 337
Email Address: enquiries@fdrs.org.nz

