



Your Adviser:

Financial Advice Provider:

Financial Lifestyle Limited (T/A Finlife)
FSP575907

Licencing status:

Class 2 Licence issued by the Financial Markets Authority

Address:

Suite 2 / 162 Kitchener Road
Milford, Auckland 0741

Financial Adviser:

Thomas Ronald Smallridge
FSP1001981

Qualifications:



Strategi Institute: New Zealand Certificate in Financial Services (Level 5) Investment v2

Professional Body Membership:



Contact Details:

M: 022 695 5978

tom@finlife.co.nz

www.finlife.co.nz



Thomas has over 10 years’ experience in the financial services industry covering both residential lending and investments. A large majority of his career has been spent at Craigs Investment Partners where he started in 2018 as a Private Wealth Assistant for two experienced and well accomplished advisers, managing over \$150million.

Thomas achieved his New Zealand Certificate in Financial Service (Level 5 - Investments) in January 2021 and became an Investment Adviser in October 2021, managing over \$40million for his many personal clients. Thomas has a strong moral compass and has always acted in the best interest of his clients providing advice appropriate for their situation. During his time at Craigs Investment Partners, Thomas was an active member of the Auckland Workplace Giving Committee, helping identify Auckland Charities to receive annual contributions on behalf of Craigs Investment Partners.

“I’m very excited to be part of the amazing Finlife team. It’s my pleasure to be my clients’ champion supporter, helping them become the winner of their wealth and retirement plan.”

What we do:



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Areas of Financial Advice Provided

Thomas Smallridge provides advice on behalf of Financial Lifestyle Limited in the following areas:

- KiwiSaver, Superannuation, and wealth building products for individual New Zealand consumers
- Investment advice (including portfolio construction and management) for retail clients investing in direct equities, bonds, term deposits, exchange traded funds (ETFs), listed international unit trusts as well as unlisted managed funds.

Our obligations to You

1. Treat you fairly
2. Act with integrity
3. Provide financial advice which is suitable for you
4. Protect your privacy and confidential information
5. Maintain the competence and skill to deliver advice in our areas of expertise
6. Maintain the ethical and behavioural standards required by our professional body (Financial Advice NZ) in addition to the duties of care required by NZ Laws

Disciplinary history to be aware of

There has been no professional indemnity insurances or negligence claims, dispute resolution actions or disciplinary actions.

Cost of advice

Any remuneration arrangements will be renegotiated directly with every potential Client before any engagement with the Client is agreed to. We may charge fees AND commissions depending upon the Scope of Engagement agreed to by a Client.

Fees

Fees payable directly by a Client to Financial Lifestyle Ltd upon invoice for planning or investment plan submitted. (Up to \$300 or 0.05% per annum for Managed funds. Direct investment is higher, depending on amount invested.)

consultation work may be applicable. Fees are charged for expertise and opinion, not for product placement or 'brokering' unless requested by a client and agreed to by Financial Lifestyle Limited.

Fees for investment portfolios actively managed by Financial Lifestyle Ltd advisers start at 1% per/annum of the total portfolio value with minimum of \$500 per/annum.

An estimate of fees for any particular engagement can always be provided in advance and if necessary, we can agree in advance to a fixed price for an engagement. If fees are to be paid:

- Terms of payment are payment within seven (7) days of invoice with direct credit to the bank account of Financial Lifestyle Limited
- Cash or barter are NOT accepted as means of payment.

Commission

When implementing or 'brokering' a group of personal/business wealth products, our preference is to be paid via brokering or commission, as this results in not direct fee payable by a client. Financial Lifestyle Limited only receives payment from a KiwiSaver or investment provider if successful in placing business which a client is happy with.

The gross amount of commission payable to Financial Lifestyle Limited on any recommendation will be disclosed specifically prior to implementation of any product or plan. As a general indicator of the range of commissions which may be paid, Financial Lifestyle Limited receives standard commission terms from all financial providers (there are no preferential terms over and above any other Financial Adviser in the market), which are:

The amount of commission is based on the amount of the premium paid for KiwiSaver and investments it is based off the balance of funds along with a set fee for each KiwiSaver or of opening/reading; and they automatically trigger read receipts which we file as part of our records.

Your Privacy

When working with you, we will be collecting personal information from you in order to deliver personalised advice which is suitable for you. This is generally personal information regarding age, health, financial situation and your instructions. In accordance with the Privacy Act 2020, you are entitled to access any such information we collect and hold on you, and also to have noted any corrections to such information.

Should you require a copy of any information we hold, we will provide a full copy, at our cost. However, we will always retain original records for legal and compliance requirements until such time as any statutes of limitations relating to the advice provided has passed. Records are stored in secure premises and on secured computer systems at our place of business.

All staff employed by Financial Lifestyle Limited have access to all client files and, in addition to Financial Lifestyle Limited staff, other parties may access this information, as required by law or for the purposes of providing specific advice to you in accordance with your instructions or our agreed Scope of Service and Engagement.

Those parties may include:

- KiwiSaver, Investment and other product providers whom we are considering for your needs
- Market regulators and statutory authorities
- Professional compliance and audit assessors investigating our compliance and professional standard.

Additional Privacy Notice

We will always email clients with documents, instructions, consents, applications and all other forms required by law or our professional obligations.

Financial Lifestyle Limited uses an email tracking system which ensures we can verify all emails have been delivered and to which address, time

Conflicts of Interest

We have no financial interest in any KiwiSaver or investment providers or any other general conflicts of interest in forming a professional opinion or delivering financial advice.

There are no material conflicts of interest to disclose in the form of incentives, as we do not participate in KiwiSaver /investment funded conferences or entertainment of functions as a rule, or any sales campaigns or similar incentives.

From time to time, product providers may also reward us for the overall business we provide to them or to assist us to provide services to our clients.

Should any actual or potential conflict of interest arise during any engagement with a client, we will bring that to your attention promptly and then seek to manage or avoid the conflict if at all possible.

If management or avoidance of a conflict to your satisfaction is not possible, we will resign from the Scope of Service and Engagement with you and professionally assist with the appointment of a replacement and more suitable Financial Adviser.

Conflicted Remuneration Notice

- All fees and commissions are paid to Financial Lifestyle Limited
- Financial Lifestyle Limited uses all gross revenue to pay the operating expenses of running a compliant professional business
- Financial Lifestyle Limited pays its tax obligations on the net profit after costs
- Thomas Smallridge is employed by Financial Lifestyle Limited. His remuneration is based on the split of the above commission or fees.

What a Client pays in premium is not the same as what the Financial Adviser earns

Complaints – if you are unhappy with our service or product provider

If you have a problem, concern or complaint about any part of our service or your product performance, please contact me in the first instance and CC in our complaints officer on support@finlife.co.nz

If your complaint cannot be satisfactorily resolved this way, it then becomes a 'dispute'. The Dispute Resolution process is:

In the event of a dispute, you must notify us that the complaint is not resolved and is now a Dispute to our CEO of Financial Lifestyle Limited (T/A Finlife), Gregor Mansfield

gregor@finlife.co.nz 09 488 0852

We will confirm in writing our internal complaints process, likely timeframes and our Disputes Resolution Scheme which you can access at any stage should you wish to.

Should we fail to handle the Dispute to your satisfaction you may take the matter to the Financial Dispute Resolution Services (FDRS) of which we are a member.

We are bound by the outcome of that process.

This service will cost you nothing and will help us to resolve any disagreements.

You can contact FDRS at:

Call Free 0508 337 337

Email enquiries@fdrs.org.nz

Website <https://fdrs.org.nz>

Postal Address

Freepost 231075

P O Box 2272, Wellington 6140

Wellington Central, Wellington 6011

Physical Address

Level 4, 142 Lambton Quay

Wellington Central

Wellington 6011

Please note the product provider themselves have an internal complaint handling process which can be used, if it is in relation to a particular product which is connected to the issue at Dispute. You can contact that particular Company and have them attempt to also resolve the matter.