Decision Makers (Tauranga) Limited

Our Business Details

Decision Makers (Tauranga) Limited is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services. Financial Services Provider Number – **FSP712311**.

Our office contact details

Physical Address:	171A Moffat Road, Bethlehem, Tauranga
Postal Address:	PO Box 16340, Bethlehem, Tauranga 3147
Phone:	07 548 1148
Website:	www.decisionmakers.co.nz

About Annah Leef – your Financial Adviser

Phone:	07 222 1162
Email:	annah@decisionmakers.co.nz
FSP:	1009604

Annah Leef is your Financial Adviser, and she is providing the advice on behalf of DecisionMakers (Tauranga) Limited who is the Financial Advice Provider Licence holder - **FSP712311**.

Qualifications

Bachelor of Commerce and Administration (Accounting and Commercial Law)

Post Graduate Diploma in Accounting

New Zealand Certificate in Financial Services (Level 5)

Experience

I have been involved in the finance sector for approximately 10 years, working primarily for large corporates where I was in the Commercial Accounting field, with the last 3 years focused on the investment advice sector.

Professional memberships

Financial Advice New Zealand

Nature and Scope of Engagement

Our Services
- Financial advice - Investment strategies (strategic asset allocation and investing) - KiwiSaver investment strategies and retirement planning - General information on Taxation planning, Estate planning, Cash and Debt management, and Insurance/Risk Management
Products we can advise on
- Managed Investment Portfolios - We design, implement and manage bespoke portfolios using a combination of shares, and bonds, listed and unlisted managed funds, ETFs, term deposits, other fixed interest investments, cash management funds - Managed investments schemes (managed funds) including Unit Trusts, KiwiSaver, Superannuation and Group Investment Funds - Bank Deposits
Product Providers we may recommend
DecisionMakers (Tauranga) Ltd may place investments with almost any investment provider but uses research and Investment Committee recommendations to determine which products to recommend from the suite of products selected by this committee.

Conflicts of interest

I am here for my clients and to advise you as best I can. Your interests are my priority although I do have business relationships with product providers also. From time to time my product providers assist us with conferences and professional development training.

I manage conflicts of interest by ensuring that I prioritise your interests above my own. The advice I provide is based on understanding your goals and circumstances and providing recommendations that are based on research. I have a Register of Conflicts which allows me to actively manage any conflicts which may arise.

Conflicts of Interest - other than commissions or incentives

I am providing advice on behalf of DecisionMakers (Tauranga) Limited who is the Financial Advice Provider Licence holder. FSP712311. I am paid a salary by DecisionMakers (Tauranga) Limited to provide this service.

Reliability History

I have no relevant information to report. I have not been declared bankrupt or become insolvent, have any convictions or been publicly disciplined.

Fees

- Our first meeting is at our cost and free to you.
- Fees for the Financial or Investment Plan or Hourly Rate are (including GST):
  - $500 Planolitix Software Access
    Financial Planning software for you to use
  - $750 Plan Preparation and Delivery
    This covers Advice Preparation, Implementation and ID Verification
  - In certain cases, we may need to charge by the hour, in this case we will discuss this with you before we go ahead.
    The hourly rate for a financial adviser is $285.
- Ongoing Portfolio Investment Management Service Fees:

Investment value tiers (NZD)	Total fees pa
Up to $500,000	1.15%
Then $500,000 to $1,000,000	0.91%
Then $1,000,000 to $2,000,000	0.64%
Then $2,000,000 to $5,000,000	0.42%
$5,000,000 and above	0.40%

Explanation of the Portfolio Investment Management Service Fees table:

Each band represents the fees charged for the amount of funds that fall into that band. As illustrated below, the fee structure is on a sliding scale, which means the total fees will reflect the combination of each band.

The Portfolio Management Fee and Wrap Account/Custodian administration fees are on a sliding scale structure i.e. for a $750,000 investment the first $500,000 at 1.15% ($5,750.00) then the next $250,000 would be charged at 0.91% ($2,275.00) giving a combined total fee of 1.07% pa ($8,025.00).

The Portfolio Management Fee is calculated daily by the Custodian and deducted from your cash account monthly and paid to DecisionMakers. The Custodian fee is calculated daily and deducted from your cash account monthly and paid directly to the Custodian.

Both the portfolio management fee and the custodial administration fee are tax deductible expenses.
A portion of the portfolio management fee and the entire custodial administration is not subject to GST.

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. If your adviser is not able to fix your problem, we have an internal complaint handling process. Our internal complaints manager is Tanya Gilchrist who can be reached via **email** at tanya@decisionmakers.co.nz or **phone** 07 222 1152.

Tanya will:

- acknowledge your complaint within 1-2 working days
- gather and evaluate information about your complaint
- respond to you within 20 working days.

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 – the Insurance and Financial Services Ombudsman Limited. This service will cost you nothing and will help us resolve any disagreements.

You can contact the Insurance and Financial Services Ombudsman Limited at:

Address:	PO Box 10-845, Wellington, 6143
	Level 2, Solnet House, 70 The Terrace, Wellington 6143
Telephone number:	0800 888 202
Website address:	https://www.ifso.nz/

Duties information

I am bound by the duties of the Financial Markets Conduct Act 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
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.