

LICENSING INFORMATION

Steve Oliver Financial Services Limited trading as Steve Oliver Financial Services, holds a Full Licence issued by the Financial Markets Authority to provide financial advice (**FSP707651**).

CONTACT DETAILS

Steve Oliver Financial Services Limited trading as Steve Oliver Financial Services is the Financial Advice Provider.

You can contact us at:

Phone: **03 214 6927**

Email: **steve@sofs.co.nz**

Address: **135 Spey Street, Invercargill**

NATURE AND SCOPE OF ADVICE

Steve Oliver Financial Services Limited advisers provide advice about:

- **Personal insurance (risk) strategies**
- **Investment strategies**
- **KiwiSaver investment strategies and retirement planning**

We provide advice in relation to the following products:

- **KiwiSaver investments**
- **Managed investments**
- **Personal and group insurance, including life insurance, disability insurance, income protection insurance, critical illness insurance (aka trauma) and health insurance.**

We provide advice in relation to products provided by the following companies:

AIA, Asteron Life, Chubb Life, Fidelity Life, NIB, Partners Life, Southern Cross, ANZ Investments, Booster, Generate KiwiSaver, Milford Asset Management, Resolution Life, Select Wealth Management, Synergy Investments

FEES AND EXPENSES

For advice and services in relation to insurance and investment products, we do not charge clients a fee.

For advice in Cash Management Planning (budgeting) and Retirement Planning, where we do not receive a commission from product providers, we will charge a fee.

Fees for Cash Management and Retirement Planning services, are charged at \$200 per hour and capped at \$1,500 + GST

We will discuss and agree the actual fees with you and explain how they are payable before providing any advice, so you may choose whether to you wish to proceed on that basis.

Planning fees are payable within 14 days of your adviser providing you your statement of advice. An invoice will be provided at this time with payment details.

CONFLICTS OF INTEREST

For Life and Health Insurance, Steve Oliver Financial Services and the financial advisers receive commissions from the insurance companies when a client takes out a policy. This commission creates a conflict of interest, which we manage through a structured six-step advice process focused on ensuring recommendations are

based on the client's needs and best interests. This includes clear disclosure of commissions, documented rationale for product recommendations, and regular compliance oversight.

From time to time, product providers may also reward us for the overall business we place with them. These rewards may include tickets to sporting events, hampers, or other non-monetary benefits. While these are not tied to individual advice or sales, they can still be seen as a potential conflict of interest. We manage this by ensuring such benefits do not influence the advice we give. All product recommendations are based on merit and client suitability, and our advice process includes robust checks and balances to ensure it remains impartial and client focused.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing admin@sofs.co.nz, or by calling 0800 214 692. You can also write to us at: P O Box 135, Invercargill 9840. When we receive a complaint, we will consider it using our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Dispute Resolution. Financial Dispute Resolution's scheme provides a free, independent dispute resolution service that may help investigate or resolve your complaint. You can contact Financial Dispute Resolution by phoning 0508 337 337 or visiting www.fdrs.org.nz

DUTIES INFORMATION

Steve Oliver Financial Services Limited 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. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests (431K)
- exercise care, diligence, and skill in providing you with advice (431L)
- 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) (431I)
- 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).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.