

Disclosure Statement

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I am a Financial Adviser and provide advice on behalf of Authentic Advisers (FSP1008404), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Authentic Advisers and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

Relevant Qualifications and Experience

I am a former NZ Police Officer, with a background in psychology and holistic health. I have been investing personally in real estate since 1999 and focused on my own wealth creation as a passion. I like to educate clients on how to increase passive income, diversify their assets and ensure they protect their risks. I work with a team of experts in many relevant areas for retirement planning.

I joined the financial services industry in 2016 and formally as an adviser in 2020, and in 2025 I started my own practice 'Authentic Advisers'. I also received the Financial Advice NZ Trusted Adviser mark in 2025 which recognises a high standard of professional ethics.

I gained even more experience in workshop presentations while teaching classes in women's wealth, financial & retirement planning through Manawatu Business Chamber, Taranaki Chamber of Commerce and Nelson Tasman Chamber of Commerce.

I am a qualified Investment Adviser and have completed the New Zealand Certificate (Level 5) for Financial Services specialising in residential and commercial property lending and investment including KiwiSaver 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.
- 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).



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. Authentic Advisers, 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

Investment and Generalised KiwiSaver Advice:

I am able to provide advice for KiwiSaver and investment products (Including State Services Retirement Schemes, Australian Super and UK Pensions). 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:

SuperLife, Kernel Wealth, Generate, Select Wealth, JMI Wealth KiwiSaver, Milford, Booster, Fisher Funds, Koura, iSelect and Amova's Goalgetter KiwiSaver & Investment.

Depending on which provider you choose to go with, Authentic Advisers can be paid either an upfront fee of between \$0 to \$400 and/or a commission of between 0.25% and 1% of funds under management. I will confirm how much Authentic Advisers will receive when I provide my recommendation.

General Insurance: (Home, Contents & Car):

Whilst I don't provide general insurance as part of my product offering, I am able to refer you to our commercial partner, Blanket Advice Limited, who have access to some of the most comprehensive policies on the market. If you take out a policy with Blanket as a result of my referral, Authentic Advisers may receive a referral commission of 20%.

We may refer you to other experts in the Insurance Industry as part of Plan B.

Personal Risk: (Life, Income, Disability & Health Insurances):

Whilst I don't provide personal risk as part of my product offering, I am able to refer you to either Lead your Life or Paragon Insurance who take into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

If you take out a policy as a result of my referral, Authentic Advisers may receive a referral commission of 20%.

Home Lending:

Whilst I don't provide home lending as part of my product offering, I am able to refer you to Lady Wealth Ltd who work with banks and lenders to recommend the lending products and solutions that best fits your circumstances and requirements.

If you take out a loan with Lady Wealth Ltd as a result of my referral, Authentic Advisers may receive a referral commission of 20%.

Fees, Commissions and Conflicts of Interest

I **do not charge a fee** for the first two new client meetings if you are referred by another client or other professional and/or have a gift voucher.

I **may** charge an implementation fee (if applicable) of between \$575 - \$3,575 for an Investment Plan, depending on the degree of complexity involved.

This one-off implementation fee will be deducted from your initial deposit at the time of implementing your new investment portfolio. I do not charge for reviews of any kind at any stage.

I do not charge an implementation fee for children's KiwiSavers or children's Investment accounts & there is often no adviser fee payable for these accounts either. I am happy to discuss fees in more detail at any time. I pride myself on full disclosure of fees, commissions & conflicts of interest.

For UK pension transfers:

I may partner with i-Select Limited, the Manager of the i-Select Superannuation Scheme. Authentic Advisers may receive an implementation fee of up to 5% of the transferred pension amount. This fee is payable from the transferred funds following completion of the transfer.

The maximum ongoing annual fees payable to the Manager and Authentic Advisers (excluding personal plan fees and Scheme expenses) is 2.5% per annum. This includes the Manager's fee, Supervisor's fee, financial adviser fee, and custody fees.

I may partner with Booster Financial Services. Authentic Advisers may receive an implementation fee of up to 5% and a commission between 0.3% to 1% of the transferred pension amount. This fee is payable from the transferred funds following completion of the transfer.

Authentic Advisers assists clients with the transfer process for UK pension funds and provides advice once the transferred funds have been received into a scheme.

We are unable to provide advice on pension investments while the funds remain invested in the UK.

Professional Indemnity Insurance

Authentic Advisers hold professional indemnity insurance protecting our financial service work. Professional indemnity insurance protects our advisory business services we offer to our clients. This Insurance provides me protection for up to \$5,000,000 NZD on any one claim for the following:

- Automatic Reinstatement
- Breach of contract
- Consultants, subcontractors and agents
- Continuous cover
- Costs of representation at registration board proceedings
- Defamation
- Fair Trading Act 1986
- Fraud and dishonesty of employees
- Intellectual property
- Internet liability
- Joint venture liability - insured's liability only
- Loss of documents
- Previous business

Trusted Advice

Our clients can trust the financial advice provided by Authentic Advisers because we manage all conflicts of interest in the following ways:

- Researching all financial products available in New Zealand
- Not having production requirement for any company
- By using paid independent research
- Following the internationally recognised '6-step Advice Process'
- Disclosing any perceived or potential conflicts of interest to each client
- Maintaining a gift register
- Disclosing any referral fees before referrals are made to each client

Note: Where we collect personal information about you from sources other than you, we will take reasonable steps to notify you of that collection and the purpose for which it is used, unless notification is not required or is otherwise permitted under the Privacy Act 2020.



How to raise a concern or complaint about my advice

Authentic Advisers are committed to ensuring good customer outcomes and value the ability of our customers to provide feedback when they are not happy with any aspect of the service they have received. All complaints are recorded and documented in Authentic Advisers Complaints Register and used to identify any trends and implement any required changes in progress.

Firstly: Please go directly to your financial adviser or team member. Tell them the issue and see if they can sort it to a result you are happy with quickly and directly. They are trained and required to document the issue and report it to our internal complaints team.

Secondly, If you are not completely satisfied with the result or remedy from your Financial Adviser and feel like you would like to escalate this issue to our internal complaints team, please contact spencer@authenticadvisers.co.nz

If you disagree with the outcome of the complaint and are not satisfied with the response, you can contact our external dispute resolution scheme provider, at no cost to you:

Scheme: Financial Dispute Resolution Service

Address: Freepost 231075, PO Box 2272, Wellington 6140

Telephone Number: 0508 337 337

Email Address: enquiries@fdrs.org.nz