

# Secondary Disclosure Statement

## Contact Details

**Name and registration number of Authorised Financial Adviser:**

Thomas Havelock Peter Gilbert – FSP92321

**Address:** 284 Jackson Street, Petone 5012

**Trading name:** Pension Transfers (2005) Limited trading as Pension Transfers

**Telephone number:** 04 9390800

**Fax number:** 04 9390900

**Email address:** [tom.gilbert@pensiontransfers.co.nz](mailto:tom.gilbert@pensiontransfers.co.nz)

**This disclosure statement was prepared on:** 19 June 2020

## Financial Adviser Services and Financial Products

### Financial Adviser Services

I have been authorised to provide the following financial adviser service(s):

- Financial Advice
- Investment Planning Services

### Financial products

I can provide the financial adviser service(s) listed above in respect of the following types of financial products:

Investments
Superannuation KiwiSaver

## Product Providers

In providing the financial adviser service to you I am limited in providing that service in respect of financial products provided by the following product providers:

- AIA
- AMP
- ANZ
- Booster
- Brook
- Fidelity Life
- Fisher Funds
- I-Select
- Smartkiwi

## Relevant Fees

- I will not charge you a fee for the financial adviser service(s) I provide to you

## Relevant Interests, Relationships and Associations

Relevant interests, relationships or associations that I have include:

- My Family Trust is a 36% shareholder of Crest Holdings Limited.
- Crest Holdings Limited owns 100% of Pension Transfers (2005) Limited, 100% of Loan Market Capital & Coast Limited, 100% of Insurance Market Capital & Coast Limited and 50% of KiwiSelect Services Limited
- I am a Director of the 5 listed companies above.
- I may receive a 36% share of any of its profits that are distributed through Crest Holdings Limited, some of which may directly or indirectly relate to my sale of financial products and providing financial advice.
- I am a member of the Quality Advice Network (QAN). The QAN provides support services to assist my Adviser Practice and to assist me with meeting regulatory requirements. The institutional supporter of QAN is AMP New Zealand Holdings Limited. Under the agreement with QAN my Adviser Practice is required to pay an annual membership fee. In addition, my Adviser Practice has the option to pay fees for additional services (such as software licences and education). I may receive other non-monetary benefits through my membership of QAN.

## Relevant Remuneration

I, my employer and/or my principal may receive remuneration for the financial adviser services that I provide to you. Once I have analysed your situation and I am in a position to provide recommendations to you, I will provide you with further details on this remuneration including the amount or rate of such remuneration (to the extent practicable), the name of the person to whom the remuneration has or will be received together with details of any arrangements I have in place to manage any conflict of interest arising from such remuneration.

## Other non-cash rewards or benefits

Depending on the total volume of business I place with a particular product provider, I may receive from that product provider, invitations to conferences, hosted entertainment events, corporate gifts, professional training and marketing support. Product providers may also from time to time offer sales incentive competitions, with rewards such as gifts, travel and conferences. Whether or not I will receive non-cash rewards and benefits such as those outlined above, and the value of such rewards or benefits is not known to me at this time, and I will not know whether I am entitled to such rewards or benefits until some time after I have provided the financial adviser service to you. Whether or not I receive such non-cash rewards and benefits, such as those outlined above, and the value of such rewards or benefits, is not dependent on the financial adviser service I provide to you. Instead, these rewards and benefits are based on the collective business I generate for that product provider.

## Arrangements to manage any conflict of interest arising

The following arrangements assist me in avoiding or managing any conflicts of interest that may arise in respect of my provision of financial adviser services:

- As an Authorised Financial Adviser I am legally obliged to place the interests of my clients first and only recommend financial products that are suitable for you.
- I am obliged to disclose any perceived or potential conflicts of interests to you before providing you with financial adviser services.
- I do not have prescribed quotas or other such arrangements that require a minimum proportion of sales be placed with a particular product provider.

## Additional Information

### Qualifications and Experience

I have the following qualification/s relevant to providing you with financial adviser services:

- *National Certificate Financial Services (Financial Advice) (Level 5)*
- *New Zealand Diploma in Business*

I ensure my competence is maintained and tested on an ongoing basis through my continuing professional development plan. My plan is developed, maintained and kept up-to-date by:

- Undertaking and evidencing a minimum of 30 continuing professional development hours per two year rolling period.
- Completing and maintaining a personal record of my development needs and progress towards meeting those needs;
- Training I receive through the Quality Advice Network;

I have over 20 years experience in the financial services industry.

### Membership of a Professional Body or other industry association

I am a member of:

- Financial Advice New Zealand

### Professional Indemnity Insurance

As a QAN Adviser I am required to maintain professional indemnity insurance.

## Declaration

I, Thomas Havelock Peter Gilbert declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed: \_\_\_\_\_