

Thomas Gilbert - Financial Adviser Disclosure Statement – 23 May 2022

Financial Adviser:

Thomas Gilbert FSP92321

Financial Advice Provider:

Pension Transfers (2005) Limited trading as Pension Transfers FSP34505

Licensing Status:

Transitional License

Qualifications:

- Diploma in Business Studies
- Diploma in Management
- National Certificate in Financial Services (Financial Advice) (Level 5)
Investment & Insurance Strands.

Professional Body Membership:



Contact Details:

Email: tom.gilbert@pensiontransfers.co.nz
Mobile: 021 778 816
Address: 284 Jackson Street, Petone, 5040
Website: www.pensiontransfers.co.nz

Areas of Financial Advice Provided:

Thomas Gilbert provides financial advice in the following areas:

- UK Pension Transfers
- KiwiSaver
- Superannuation
- Retirement Planning
- Investment Advice
- Australian Expatriate Services
- Financial advice

Thomas Gilbert provides advice in relation to products provided by the following companies:

- AMP
- Booster
- kōura
- Garrison Bridge
- Milford

My Obligations to You:

- Treat you fairly
- Act with integrity
- Provide financial advice which is suitable for you
- Protect your privacy and confidential information
- Maintain the competence and skill to deliver advice in our area of expertise
- Maintain the ethical and behavioral standards required by our professional body (Financial Advice New Zealand) in addition to the duties of care required by New Zealand law
- Do what we say we will do.

Disciplinary history you should be aware of:

There have been no professional indemnity insurance or negligence claims, disputes resolution actions, or disciplinary actions.

Costs of Advice:

Any remuneration arrangements will be negotiated directly with every potential client before any engagement with that client is agreed to. We may charge fees AND commissions depending upon the scope of the engagement agreed to by a client.

Pension Transfers may also charge a fee for implementing the advice which will be charged as a percentage of the new funds invested.

Pension Transfers will charge an adviser portfolio fee which covers the on-going advice and management associated with your investment portfolio held through one of our preferred investment providers. This fee varies, depending on the size of your portfolio, nature of the objectives and investment platform used.

I estimate that the fees a typical new client will need to pay Pension Transfers will be:

Implementation Fee	one off fee up to 5% of funds
Ongoing Adviser Portfolio Fee	up to 1.0% per annum

Conflicts of Interest:

Thomas Gilbert is a shareholder in Kōura Wealth Holdings Limited, the parent entity of Kōura Wealth Limited.

Tom Gilbert is a small shareholder in Retirement Income Group Limited, the parent entity of Garrison Bridge Superannuation Scheme.

Pension Transfers does not have any preferential terms (other than those readily offered to other market participants) or production performance agreements with any particular product provider.

Pension Transfers is not required to place any level of business with any supplier or financial organisation. Pension Transfers does not have any other financial or other relationship with any other person that would be reasonably likely to influence them or its advisers in giving advice, except as described above.

To ensure that our financial advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances.

1. Establishing the client-adviser relationship.
2. Gathering client data and determining your goals and expectations.
3. Analysing and evaluating the client's financial position, which can include client's cash and debt management, personal and business insurance, retirement and or investment needs.
4. Developing and presenting our written advice.
5. Overseeing the implementation of the plan.
6. Monitoring and reviewing the plan.

This can require a series of meetings with a prospective client before our advice is finalised. It also means we maintain a close on-going relationship with clients, regularly reviewing progress and working with them overtime to ensure their goals can be met.

Complaints:

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can try to fix the problem.

You may contact the internal complaints scheme by contacting Pension Transfers Complaints, Mark Solomon, PO Box 31519, Lower Hutt 5012, Phone 04 9390800, Fax 04 939 0900 or email askus@pensiontransfers.co.nz ATT: Complaints – Mark Solomon. If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Insurance & Savings Ombudsman. This service will cost you nothing and will help us resolve any disagreements.

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.
- 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 choose to.
- Should we fail to handle the problem to your satisfaction within a reasonable time frame, then the product providers themselves have internal complaints handling processes which you might wish to also access. This means that if we have used a particular product that is connected to the issue at Dispute, you can contact the company that issued that product and have them attempt to resolve the matter as well.
- If these options fail to resolve the Dispute to your satisfaction, then you may take the matter to the Insurance & Financial Services Ombudsman, of which we are a member. We are bound by the outcome of that process. You can choose to be bound by the outcome, but you can also choose to be free to pursue other legal avenues if you wish. Their service will cost you nothing as we pay for it, and it can help us resolve any disagreements.

You can contact Insurance & Financial Services Ombudsman at:

Address: IFSO Scheme Inc
Level 2, Solnet House
70 The Terrace, Wellington 6143, or
PO Box 10-845, Wellington 6143, New Zealand

Telephone number: Free Phone 0800 888 202 or (04) 499 7612

Email address: info@iombudsman.org.nz

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 shall be happy to provide a full copy at our cost but will always retain original records for legal and compliance requirements.

Records are stored in secure premises and on secured computer systems at our place of business.

All staff employed by Pension Transfers Ltd have access to all client files, and in addition to Pension Transfers Ltd 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. Those parties may include:

- Insurers 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.

If you have a complaint is about how we handle your personal information, you can contact the Office of the Privacy Commissioner:

PO Box 10 094
The Terrace Wellington
61430800 803 909
enquiries@privacy.org.nz

This option is available in addition to utilizing the Complaints Process of Pension Transfers.