

License status and conditions – Bradley Nuttall North Limited (“Bradley Nuttall”) holds a license issued by the Financial Markets Authority (“FMA”) to provide financial advice. Bradley Nuttall is not bound by any restrictions on this license.

Nature and scope of advice – Bradley Nuttall offers a range of products as it relates to its investment services and pensions transfer advice. These range from selected managed funds, ETF’s, UK Investment Trusts and Kiwisaver and Qualifying Recognised Overseas Pensions Schemes (“QROPS”).

Bradley Nuttall is not limited to any product provider and uses a range of providers in its delivery of services.

Fees and expenses and amounts payable – Bradley Nuttall operates a fee based service based on the amount of funds invested. There are two fee structures, an initial upfront fee maybe charged depending on the time and work involved in implementing the plan and ongoing servicing fees based on the funds under management. The initial fees for the QROPS service are paid directly from the funds transferred and for the investment service at time of funds lodgment. Ongoing service fees are paid monthly and are deducted from the funds held under management.

Conflicts of interest and commissions or other incentives – Currently there are no conflicts of interest as it relates to the services provided by Bradley Nuttall and it does not receive any commissions or incentives from product providers. Any commissions payable are rebated back to the client.

Complaints Process - If there are any problems, concerns, or complaints about any part of Bradley Nuttall service, contact the internal complaints scheme within Bradley Nuttall who will endeavour to rectify the matter. This can be done by outlining your complaint in writing and sending it to:

Compliance

Bradley Nuttall

Level 2, 96 Bank Street

Whangarei, 0110 or

Email: andrewh@bnl.co.nz

Dispute resolutions 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 the Insurance and Financial Services Ombudsman (IFSO). This service will cost you nothing and may help us resolve any disagreements. You can contact IFSO at:

Address: P.O. Box 10 845, Wellington 6143

Telephone: 0800 888 202 / (04) 499 7612

Fax: (04) 499 7614

Email: info@ifso.nz

Duties information -

Bradley Nuttall and its advisers are required to meet certain duties such as:

- I. ensuring that they meet the standards of competence, knowledge and skill as set out in the Code of Professional Conduct for Financial Advice Services; and
- II. give priority to client's best interest; and
- III. exercise care, diligence, and skill in giving financial advice; and
- IV. meet the standards of ethical behaviour, conduct and client care set out in the code of conduct.