

Enrich Retirement Limited

Financial Services Provider Number 758011

Business Details

Enrich Retirement Limited (Enrich Retirement, we, our or us) is a Licensed Financial Advice Provider, and holds a licence issued by the Financial Markets Authority (FMA) to provide a financial advice service. Our contact details are:

355 Te Horo Beach Rd, Otaki

Ph 021313339

Email: liz@enrichretirement.com

Website: www.enrichretirement.com

Nature and Scope of Financial Advice Services

Enrich Retirement Limited does not sell financial advice products¹ or provide personalised financial advice.

We provide information, resources and tools via our website to enable subscribers to plan all aspects of their retirement, including their investment strategies and estate planning, and to make their own informed decisions. As a result, advice may be given in relation to any class of financial advice products, such as KiwiSaver, personal insurance, mortgages and reverse mortgages, but not in relation to specific financial advice products.

We recommend that if you require personalised financial advice, you speak with a financial adviser who provides that service. You can visit the Financial Markets Authority website (www.fma.govt.nz) for more information on finding an adviser who may be able to assist you (<https://www.fma.govt.nz/investors/getting-financial-advice/finding-an-adviser/>)

Our fees

We charge a membership fee for accessing the information, resources and tools on our website, as set out on our website. You will pay the membership fee by credit card when you subscribe to our service. The fee may be paid either monthly or annually in advance and will be deducted automatically from your card unless you cancel your subscription.

Conflicts of interest and commissions

Content Providers on our website www.enrichretirement.com receive a commission of 60% of all subscription sales referred by them. A Content Provider is a person or company who has entered into an agreement with Enrich Retirement to provide information, resources or tools for the website and to promote the sale of subscriptions. Distributors of Enrich Retirement Limited receive a commission of 40% of all subscription sales referred by them. A Distributor is a person or company who has entered into an agreement with Enrich Retirement Limited to promote the sale of subscriptions in exchange for a commission. Commissions are generally paid monthly, subject to minimum payment thresholds.

In order to manage this conflict of interest we require Content Providers and Distributors to disclose to you the commission they receive. Enrich Retirement undertakes due diligence on Content Providers and Distributors, however we do not endorse the products or services they offer and subscribers are encouraged to do their own research before purchasing products or services from these parties.

Our internal complaints process

¹This term is defined in the Financial Markets Conduct Act 2013, and means a debt security (e.g. a bond), equity security (e.g. a share), managed investment product (e.g. a unit in a managed fund), derivative (e.g. an interest rate swap), discretionary investment management service facility, contract of insurance, consumer credit contract (such as consumer borrowing), or a renewal or variation of the terms or conditions of an existing financial advice product.

If you have a problem, concern or complaint about any part of our service, please tell us so we can fix the problem. Our internal complaints manager is Liz Koh who can be reached at liz@enrichretirement.com or 021313339. Our complaints manager will contact you as soon as practical to discuss your problem, concern or complaint. We will investigate your issue and provide a written response to you to propose how the issue may be resolved.

Our external complaints scheme

You have access to a free, independent dispute resolution service, which may help investigate or resolve any complaint if it is not resolved to your satisfaction using our internal complaints process. If the issue is not resolved to your satisfaction, you can contact our independent, external dispute resolution scheme, the Insurance and Financial Services Ombudsman Scheme (IFSO). This service will cost you nothing. You can contact IFSO at:

Address: P O Box 10 845, Wellington 6143

Telephone number: 0800 888 202

Email address: info@ifso.nz

Our duties

We and anyone giving financial advice on our behalf have duties under the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services (Code) in relation to the giving of financial advice. These include duties to:

- meet the standards of competence, knowledge and skill set out in the Code
- give priority to our clients' interests
- exercise the required level of care, diligence and skill; and
- meet the standards of ethical behaviour, conduct and client care set out in the Code

More information on these duties is available by contacting us, or by visiting the Financial Markets Authority website at <https://fma.govt.nz>