IMPORTANT INFORMATION ABOUT

EKSON FINANCIAL SERVICES

ABOUT US

For many people, planning their finances can feel overwhelming. Common questions include where to start when building a financial plan and how to choose the right adviser or company to guide them. Many also wonder what types of insurance cover they need to properly protect themselves and their family. When it comes to home ownership, people often ask how to structure their mortgage in a way that supports their long-term financial goals. At the same time, they want to understand how they can grow their wealth through investments while managing a level of risk that suits their comfort and future objectives.

This is where **EKSON Financial Services** can help.

Getting financial advice can help protect you and your loved ones from unforeseen and unfortunate events that may affect your ability to provide for your family. Whatever stage of life you are in, whether you are starting a business, building a family, purchasing your first home, or preparing for retirement, having a well-structured financial plan can make a meaningful difference. With the right guidance, you can make informed decisions about protection, debt management, and growing your wealth.

As professional advisers, there is important information we need to understand about your circumstances, goals, and financial position before we can provide advice that is suitable for you. This allows us to ensure that the recommendations we make are aligned with your needs, priorities, and long-term objectives.

LICENSE INFORMATION

EKSON LIMITED (FSP756771) trading as **EKSON Financial Services**, holds a license issued by the Financial Markets Authority to provide financial advice.

EKSON LIMITED (trading as) EKSON Financial Services
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Ground level, 119 Carbine Road, Mount Wellington, Auckland 1060, New Zealand

NATURE AND SCOPE ENGAGEMENT

EKSON Financial Services provides financial advice to clients in relation to personal risk insurance, business protection, mortgages, and KiwiSaver investments. Our aim is to help clients protect their financial wellbeing, manage debt effectively, and build long-term financial security.

For **personal and business risk insurance**, we provide advice on life insurance, trauma cover, income protection, health insurance, and business-related protection such as key person cover and owner's income protection.

For **mortgages**, we assist clients in reviewing and structuring home loans for first home buyers and providing refinancing advice.

For **KiwiSaver**, we provide guidance on selecting KiwiSaver schemes that align with a client's risk tolerance, investment timeframe, intention to purchase their first home, and retirement objectives.

Our financial advisers provide advice only on products from selected providers:

- **Insurance Providers:** American International Assurance Company Ltd (AIA New Zealand Ltd), Booster SmartCover, Chubb Life, Fidelity Life, and Partners Life.

- **Mortgage Providers:** ANZ Bank New Zealand Limited, Kiwibank Limited, SBS Bank, Avanti Finance Limited, and Pepper Money.

- **KiwiSaver Providers:** Booster Investment Management Limited, and Generate Investment Management Limited.

When providing **insurance advice**, we will consider both new and existing term life, trauma, income protection, and health insurance policies (where applicable). We do not provide advice on whole of life or endowment insurance products, and if you require advice on those types of policies, you may need to consult a specialist adviser.

When providing **mortgage advice**, we will consider both new and existing lending arrangements (where applicable) to help structure or review your home loan in a way that aligns with your financial goals and circumstances.

When providing **investment advice**, including KiwiSaver, we will consider your financial objectives, investment timeframe, and risk tolerance when recommending suitable KiwiSaver schemes or managed fund options from the providers we work with.

HOW WE OPERATE

To ensure that our financial advisers prioritize the client's interests above their own, we follow an internationally recognized professional advice six-step process to ensure our recommendations are made on the basis of the client's goals and circumstances.

CONDUCT

EKSON Financial Services and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give 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).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at https://www.fma.govt.nz.

REMUNERATION

Fees

EKSON Financial Services does not charge fees, expenses or any other amount for the financial advice provided to its clients. The FAP receives commissions based on the business you place with the providers we work with.

COMMISSIONS

Typically, we are remunerated by way of commissions received directly from product providers (example below).

Insurance:

Upfront (upon implementation)	50-240% first year's premium
Ongoing	7-30% subsequent year premium

Mortgage:

Upfront (upon settlement/drawdown)	0.55 - 1.00% of loan amount
Ongoing NIL	0.15%

Investment:

Upfront (upon joining the scheme, depending on the size of the contribution on the first 12 months)	$50-$300
Ongoing	up to 0.25% p.a.

As we get to know you and what is important, we will provide more specific information in relation to any remuneration we receive as a result of any advice we provide. In line with the spirit of professional disclosure below are some guidelines.

CONFLICTS OF INTEREST

We take any perceived or real conflicts of interest very seriously and have a dedicated policy for dealing with such issues whereby we avoid, disclose and/or manage any conflicts so that our client's interests are placed first and foremost.

For life insurance and health insurance, EKSON Financial Services and the financial adviser receive commissions from the insurance companies on whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to EKSON Financial Services and your financial adviser. The amount of the commission is based on the amount of the premium. Eddie, as a Director of the business, receives beneficial interest of all revenue to the business in addition to any commission paid.

All our financial advisers undergo annual training in how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance adviser.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our financial advice service, you can make a complaint by emailing admin@ekson.co.nz or by calling: +6421-337709

You can also write to us at:
Ground level, 119 Carbine Road, Mount Wellington, Auckland 1060, New Zealand

When we receive a complaint, we will consider it following our internal complaints process:

We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.

We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.

We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited (FSCL).

FSCL provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact FSCL by emailing complaints@fscl.org.nz, or by calling: 0800 347 257. You can also write to them at: FSCL, PO Box 5967, Wellington 6140

PRIVACY/DATA COLLECTION

To give our clients the very best advice we need to collect personal information about their financial circumstances. In the digital age that we live in, we take our responsibilities under the Privacy Act 2020 very seriously. Some key points:

- We only collect information relevant to the nature and scope of the advice we are providing
  - The accuracy of this information to our advice is critical, this is where we need your help
- Once collected we will protect any client information
- You can request any personal information or ask for it to be amended at any time
  - We will only share information where it is necessary to do so in providing the agreed services provided. If this is not part of our normal business, we would only consider this with your express consent to do so. However, there are some third parties you may not be aware of that we may need to share your information with such as:
  - Financial Markets Authority (FMA) – the Regulator of financial services in New Zealand
  - External compliance agencies we may engage for quality assurance purposes.
  - We have policies and procedures for dealing with any data breaches ASAP.
- Any information no longer needed will be destroyed securely.

ASK US

We welcome any questions or queries you have in relation to this important information but more importantly, we look forward to working **with** you.