BeaconPoint
PRIVATE WEALTH

Financial Advice Provider Disclosure Statement

For

Beacon Point Private Wealth Limited

Important information about Beacon Point Private Wealth Limited

Financial Advice Provider Disclosure Statement

Please see below some important disclosures in relation to:

1. Beacon Point Private Wealth Ltd Financial Advice Provider licence,
2. the nature and scope of the advice that we provide to our clients,
3. potential conflicts of interest that may occur in the provision of financial advice,
4. the type of fees we charge, and
5. how you can complain if you are unsatisfied with our services.

About Beacon Point Private Wealth Ltd (BeaconPoint)

Independent financial advice for hardworking New Zealanders.

Who We Are

BeaconPoint is an independent financial advisory firm helping New Zealanders make confident, informed decisions about their money. We're not owned by a bank or institution — that means our advice is objective, transparent, and designed entirely around you.

As professional advisers, there is important information you need to know before we can provide you with the best advice we can offer.

Licence Information

Beacon Point Private Wealth Limited, FSP1011197, trading as Beacon Point Private Wealth Limited holds a licence issued by the Financial Markets Authority to provide financial advice.

Contact Information

Beacon Point Private Wealth Ltd
contact@beaconpoint.co.nz
021 845 855

P O Box 202
Whangarei 0140

The Hub Mall,
94 Kerikeri Road,
Kerikeri 0230

Nature and Scope of Engagement

BeaconPoint provides advice to our clients about their investments. Our financial advisers provide financial advice in relation to KiwiSaver, managed funds, some direct equities and bonds. We also offer Financial Planning Services.

We provide financial advice about products from many providers:

- For KiwiSaver and investment products, we provide advice on a wide range KiwiSaver products, a wide range of NZ-based managed investment products, NZX50 and ASX200 equities, and NZ government and corporate bonds. In addition, we also provide advice on overseas investments, including, but not limited to, global equities, global managed funds, listed trusts and global indexes. Finally, we offer a Financial Projection/Planning service for KiwiSaver and Investment advice.

We provide advice in relation to products provided by the following entities:

- Ignite Portfolio Service (IPS)
- Generate KiwiSaver & Managed Fund
- Fisher Funds Kiwisaver Managed Funds

Our Approach

We believe great advice begins with understanding — your goals, your lifestyle, and your values. Our process is built on honesty, discipline, and personal service. Every strategy is designed to balance performance with peace of mind, so your wealth supports the life you want to lead.

How we operate

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

Conduct

BeaconPoint, 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

At BeaconPoint we typically get remunerated by charging a percentage on the value of the funds we manage on your behalf. In some instances, like KiwiSaver and single fund solutions, we may receive either an upfront fee or a trail commission, or both.

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.

Type	Range
Upfront	**0.30 – 1.0% of initial investment value**
Ongoing	**0.20 – 0.50% investment value**
Management Fee	**0.25 -1.50% of Funds Under Management**
Planning Fees	**$1,000 - $5,000 per Financial Plan**

Our advisers are paid a fixed percentage of the fees generated above.

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.

All our financial advisers undergo annual training about 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 BeaconPoint at contact@beaconpoint.co.nz, or by calling: BeaconPoint on 09 929 9916.

You can also write to us at:
Beacon Point Private Wealth Ltd
P O Box 202, Whangarei 0140

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 Insurance & Financial Services Ombudsman Limited (**IFSO**). IFSO 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 IFSO by emailing info@ifso.nz, or by calling 0800 888 202. You can also fill out their online complaint form at https://www.ifso.nz/make-a-complaint.

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.

You can find out more by visiting our Privacy Policy at our website: www.beaconpoint.co.nz/privacy-policy/

You Are Protected

At BeaconPoint, we take our professional responsibilities seriously — and your trust even more so. Our Professional Indemnity (PI) insurance provides an additional layer of protection for you as our client.

This cover ensures that, in the unlikely event an error, omission, or misunderstanding occurs in the advice or services we provide, you are safeguarded. If a client were ever to suffer a financial loss and make a claim, PI insurance covers the costs of investigation, legal defense, and any compensation that may be payable.

In short, BeaconPoint's PI cover is part of our commitment to integrity and accountability. It gives you confidence knowing that we operate to the highest professional standards — and that your interests are protected at every step.