

Disclosure Statement Financial Advice Provider (FAP)

Our business details

Graeme Ryan Investment Advisers Ltd is a Licensed Financial Advice Provider issued by the FMA (Financial Markets Authority) to provide financial advice services. Our Financial Services Provider Number (FSP) is 546866. Graeme Ryan is the director and sole adviser of GRIA Ltd (FSP 44051) and is also a FANZ Trusted Adviser. Graeme has extensive financial experience through a career with the ANZ bank for 30 years, spending the last 11 years of this as the Manager of Investment Services for the East Coast region. After leaving the bank, Graeme has been successfully providing private financial advice services for his clients since 2001. GRIA was formed in 2017 for the purpose of offering investment planning services to clients. Shareholder details are listed on the NZ Companies office website www.companies.govt.nz.

Our office contact details

Address: 74 Church Road, Taradale, NAPIER 4112
 Phone: 06 844 1144
 Email: graeme.ryan@gria.co.nz
 Website: www.gria.co.nz

Nature and scope of our financial advice services

Our services	
<ul style="list-style-type: none"> • Investment strategies (strategic/dynamic asset allocation) • Help clients to understand their risk tolerance • 	
Products we can advise on	
<ul style="list-style-type: none"> • Managed investments (from approved product list) • Direct shares (NZ, Australia, World) • General Kiwisaver and retirement planning advice • General advice on estate and tax planning 	
Product providers we may recommend	
<ul style="list-style-type: none"> • Nikko AM NZ Cash Fund • Term deposits 9 months (Rabobank/BNZ etc) • Harbour NZ Corporate Bond Fund • Nikko AM Corporate Bond Fund • Diantree Core Income Fund • Premium Asia Income Fund • Smart Shares Global Bond Trust • Bentham Global Income Fund • Milford Diversified Income Fund 	<ul style="list-style-type: none"> • Harbour Australasian Equity Income Fund • Allan Gray Australia Equity Fund • Castle Point Ranger Fund • Mint Australasian Equity Fund • Milford Trans Tasman Equity Fund • Lakehouse Small Coys • Platinum International Fund • Magellan Global Fund • T.Rowe Price Global Equity • OneAnswer International Shares Fund

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| • Mint Diversified Income Fund | • Nikko AM Global Shares Fund |
| • Harbour Income Fund | • Capital Group New World |
| • Kernel NZ Commercial Property Fund | • Platinum Asia Fund |
| • OneAnswer Property Security Fund | • Premium China Fund |
| • Maple-Brown Abbott Global Listed Infrastructure | • Antipodes Global Fund |
| • APN AREIT | • Ark Disruption Fund |
| • Magellan Infrastructure Fund | |
| • Harbour Australasian Equity Fund | |

The Financial Adviser is free to recommend the products of any financial product provider without restriction other than the requirement to act in the best interest of clients.

Our fees

The actual fee charged to you (the client) will depend on the nature and scope of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed and explain how these are payable. Our initial consultation (where we discuss and discover the scope of your needs) is usually free unless otherwise agreed.

The fees charged for our advice and services are usually based on a percentage-based fee and/or a set dollar amount. Fees will be confirmed in our Statement of Advice which will be provided to you when the advice is given.

Some investment product providers may pay a commission or apply a reduction in fees payable, these are usually passed on to you directly.

Other costs

Usually, all our costs are tax deductible against your portfolio income and we encourage our clients to claim these costs in their annual tax returns. For large portfolios we recommend the use of an accountant and comprehensive tax reports are provided to all clients, free of charge, to assist with this.

Conflicts of interest

We are here for our clients and aim to advise you as best we can. Your interests are our priority, although we do have business relationships with product providers also. We manage any conflicts of interest by ensuring that we prioritise your interests above our own. The advice we provide is based on understanding your goals and circumstances and providing recommendations which are based on our professional expertise and research. We also have a Register of Conflict which allows us to actively manage any conflicts that arise.

Complaints and disputes process

If you are not satisfied with the services provided by Graeme Ryan Investment Advisers, please contact us directly so that we can try to fix the problem. Our complaints manager is Graeme Ryan who can be reached on (06) 8441144 or via email graeme.ryan@gria.co.nz. He will formally acknowledge your complaint, usually in writing, within two working days and will provide an overview of our resolution processes and what support is available to you.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact our external disputes resolution scheme – the Insurance and Financial Services Ombudsman Scheme (IFSO Scheme). This service will cost you nothing and will help to resolve any disagreements. You can contact the IFSO Scheme by visiting www.ifso.nz or calling 0800 888 202

Duties information

We are bound by the duties of the Financial Markets Conduct Act (2013) to:

1. Meet the standards of competence, knowledge and skills as set out in the Code of Professional Conduct for Financial Advice Services (known as the *Code of Conduct*). These standards have been designed to ensure that we have the relevant expertise to provide you with good advice.
2. Take reasonable steps to ensure that you understand the nature and scope of the advice we give, and let you know if there are any limitations on the advice we provide. This will help you ensure the advice we give aligns with your goals and objectives.
3. Give priority to your interests and exercise care, diligence and skill and meet the standards of ethical behaviour, conduct, and client care set out in the *Code of Conduct*.
4. Not offer or recommend a financial product that contravenes the Act or related regulations. This gives you peace of mind that the products we recommend are compliant with relevant laws.
5. Make certain disclosure information available at certain times, for example when advice is provided. We must not provide false, misleading or incomplete information.