



## Public Disclosure Statement

<b>Licensing information</b>	<p>Kingshield Investments Limited T/A Kingshield (FSP 539547) holds a Transitional financial advice provider (FAP) licence issued by the Financial Markets Authority.</p>
<b>Nature &amp; scope of the advice</b>	<p>Kingshield only provides advice relating to:</p> <p>1) <u>Investment planning and portfolio management</u>  This comprises the development of an investment strategy, recommendation of investments for a portfolio, implementation and ongoing management of the portfolio, and regular reviews with clients.</p> <p>2) <u>Retirement Planning</u>  This comprises the development of a retirement plan using a financial model of your current situation to determine how you are placed to meet your retirement goals. This also includes exploring alternative strategies to help you achieve your retirement goals and objectives.</p> <p>Kingshield provides financial advice relating to the following types of financial products:</p> <ul style="list-style-type: none"> <li>• Managed funds (including NZ PIE funds, unit trusts, superannuation, and group investment funds)</li> <li>• Direct shares, direct bonds, government stock (listed/unlisted within funds)</li> <li>• Bank deposits</li> </ul> <p>Kingshield has no material limitations in placing investments with any product provider. Kingshield recommends the electronic investment administration service (also known as a wrap platform), provided by Aegis for holding client investments. Aegis is a wholly-owned subsidiary of MMC Limited.</p>
<b>Fees or expenses</b>	<p>Kingshield charges fees to clients for its services. These typically comprise:</p> <p><u>Investment planning and portfolio management fees:</u></p> <p>a) <u>Initial one off advice fee</u> for providing recommendation of an investment strategy and investment portfolio. This is payable whether the advice provided is adopted or not.</p> <p>Payment is due 30 days after the date of the invoice and can be made by payment to Kingshield's bank account, or deduction from the call account in the client portfolio.</p>

	<p>b) <u>Ongoing fee</u> for management of the portfolio and client servicing. This fee is based upon a percentage of the portfolio value, and is calculated on a daily basis.</p> <p>c) A separate fee is payable to an independent <u>investment custodian</u> for the use of their platform. This fee is based upon a percentage of the portfolio value, and is calculated on a daily basis.</p> <p>Both fees b) and c) are accrued and debited to the call account in the client portfolio on the first business day of each month.</p> <p><u>Retirement Planning fees:</u></p> <p>a) <u>Initial advice fee</u> for constructing your financial model, and exploring strategies for your retirement.</p> <p>b) <u>Annual fee</u> for updating your financial model to measure progress and to reflect changes to your situation.</p> <p>Payment is due 30 days after the date of the invoice and can be made by payment to Kingshield's bank account, or deduction from the call account in the client portfolio.</p>
<p><b>Conflicts of interest and incentives</b></p>	<p>Kingshield has no conflicts of interest in the service it offers as:</p> <p>a) There are no material limitations on which investment products it can consider and recommend to clients.</p> <p>b) The fees it charges to clients is its sole source of income. Kingshield does not receive any remuneration from third parties.</p> <p>Should a conflict of interest arise, we will disclose this to clients.</p> <p>To ensure we prioritise the client's interests above our own, Kingshield follows an advice process that ensures our recommendations are based on the client's goals and circumstances. Our advisers undertake continuing professional development that includes ethics training. Our advice process is also subject to annual reviews by a reputable external compliance provider.</p>
<p><b>Complaints handling and dispute resolution</b></p>	<p><u>Internal Complaints Procedure</u></p> <p>If you are not satisfied with any aspect of the financial advice we have provided, you can file a complaint by emailing us at <a href="mailto:lester@kingshield.co.nz">lester@kingshield.co.nz</a> or calling (09) 930 6933. You can also write to us at: P.O. Box 30 3065, North Harbour, Auckland 0751.</p> <p>We will acknowledge the complaint within one working day of receipt. We respond with a proposal and aim to resolve the issue within seven days.</p> <p><u>Dispute Resolution Service</u></p> <p>If we are unable to resolve the complaint internally, clients may contact Kingshield's dispute resolution provider:</p> <p>Insurance and Financial Services Ombudsman (IFSO).  P.O. Box 10 845, Wellington 6143  Telephone number: 0800 888 202 / (04) 499 7612  Email address: <a href="mailto:info@ifso.nz">info@ifso.nz</a></p>

	There is no charge for this service, and they may help us resolve any disagreement.
<b>Duties information</b>	<p>Kingshield, and anyone who provides advice on its behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:</p> <ul style="list-style-type: none"> <li>• Give priority to our client’s interests at all times; and</li> <li>• Meet the standards of competence, knowledge, and skill set by the Code of Professional Conduct for Financial Advice Services; and</li> <li>• Exercise care, diligence and skill in providing our clients with advice; and</li> <li>• Meet the standards of ethical behaviour, conduct, and client care set by the Code of Professional Conduct for Financial Advice Services</li> </ul> <p>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 <a href="https://www.fma.govt.nz">https://www.fma.govt.nz</a></p>
<b>Contact Details</b>	<p>Kingshield’s contact details are:</p> <p><u>Office address:</u> 2B William Pickering Drive (Building 1, Unit C), Rosedale, Auckland 0632</p> <p><u>Postal address:</u> P.O. Box 30 3065, North Harbour, Auckland 0751</p> <p><u>Phone number:</u> (09) 930 6933</p> <p><u>Email address:</u> <a href="mailto:lester@kingshield.co.nz">lester@kingshield.co.nz</a></p>