

Financial Adviser Disclosure Statement

This disclosure Statement provides you important information about me in my capacity as a Financial Adviser employed by Prosperity Partners Trust. This Disclosure Statement was prepared on 3rd March 2023.

1. Contact Details

I am a Financial Adviser and I give financial advice on behalf of Prosperity Partners (2000) Limited (Prosperity Partners Trust). Prosperity Partners Trust holds a Class 2 Financial Advice Provider Licence (FAP), effective from 4th July 2022, issued by the Financial Markets Authority to provide financial advice services. Please find my contact details below:

Name	Patricia Jane Lynds
Registration Number	FSP 108631
Address	2247 South Head Road, South Head, Auckland 0874 P O Box 31263, Milford, Auckland 0741
Trading Name	Prosperity Partners (2000) Limited, FSP603049 Trading as Prosperity Partners Trust
Telephone	09-489-9320
Mobile Number	0274-901-282
Email Address	client.team@prosperitypartners.co.nz
Website	www.prosperitypartners.co.nz

2. Nature and scope of financial advice service

As a Financial Adviser, I am able to provide advice on financial products including, but not limited to, equities, bonds and other fixed income investments and managed funds.

3 Reliability history

Neither Prosperity Partners Trust, nor I have been subject to any reliability events. A reliability event is something that might materially influence you in deciding whether to seek advice from me or Prosperity Partners Trust. As an example, it would include certain legal proceedings against me or if I had been discharged from bankruptcy in the last four years.

4 Duties information

As a Financial Adviser, I am subject to certain obligations contained in the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services. As from 15 March 2021 I am required to:

- Meet certain competency, knowledge, and skill requirements;
- Meet ethical, conduct, and client care standards;
- Give your interests priority;
- Ensure my financial advice is not materially influenced by my own or Prosperity Partners Trusts' interest; and
- Exercise care, diligence, and skill when providing financial advice to you.

5 Fees, expenses, or other amounts payable

The following charges may apply on the services that we provide to you:

Fee Type	Fee
Brokerage	Brokerage fees are incurred when purchasing and selling securities and are based on the value of the transaction. Brokerage fees vary depending upon the security

	being traded and the exchange they are traded on and can be up to 1.52%. A minimum brokerage fee applies for each market. Any agency fees are included in the brokerage fees but other transaction fees including levies and taxes (ie stamp duties) will be added to brokerage fees, where they are charged. A transaction fee of up to 1% may be charged. All transaction fees are payable on settlement of each transaction
Portfolio Management	An annual fee between 0.50% to 1.50%, depending on the complexity of the portfolio. This fee is based on the market value of the portfolio. Portfolio fees are calculated at the end of each month and are payable monthly in arrears. Portfolio fees include investment advice and ongoing portfolio monitoring. This fee is tax deductible
Custodial Services	An annual fee between 0% to 0.54%, depending on the asset class. This fee is based on the market value of your portfolio. Custodial fees are calculated at the end of each month and are payable monthly in arrears. These fees are tax deductible.
Foreign Exchange	No fixed fee is charged in relation to providing foreign exchange services.

Certain investment funds may also have fees and expenses, including performance fees in some cases, which are charged by the manager and trustees. These fees and expenses will be reflected in the investment fund's unit price and may therefore indirectly affect your returns.

6. Conflicts of interest

Prosperity Partners Trust operates a conflicts of interest policy which is designed to identify potential conflicts that may exist and then ensure any actual or perceived conflict is managed in an appropriate manner (this is typically done by disclosing that conflict). The policy is constructed to ensure at all times Financial Advisers place the interest of their clients above their own interest.

Remuneration and commissions

Prosperity Partners Trust manages any conflict of interest arising from the receipt of remuneration and commissions in compliance of the following:

- I am under no contractual obligation to promote any one product over another;
- I am required to ensure adequate disclosures are made to clients where potential conflict exists.

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances. I complete annual training about how to manage conflicts of interest. Prosperity Partners Ltd undertakes a compliance audit, and an annual review of our compliance programme is undertaken by a reputable compliance adviser.

7. Complaints process & Dispute resolution process

If you have a problem, concern, or complaint about any part of my service, please tell me as soon as possible so that I can try to fix the problem.

Call: 09-488-9320 or 0274-901-282

Email: client.team@prosperitypartners.co.nz

Write to: P O Box 31263, Milford, Auckland

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint.

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

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL’s service is free of charge to you and will help us resolve any disagreements.

You can contact Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service:

Address: P O Box 5967, Lambton Quay, Wellington 6147
 Telephone number: 0800-347-257 or 04-472-3725
 Website: <http://www.fscl.org.nz>
 Email address: complaints@fscl.org.nz

7. How am I regulated by the Government?

You can check that I am a registered financial services provider and a Financial Adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority authorises and regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **Complaints process & Dispute resolution process**)

Declaration

I, Patricia Jane Lynds, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services.

Signed: _____ Date: _____

Client acknowledgement

I / We,, acknowledge receipt of the disclosure statement of Patricia Jane Lynds of Prosperity Partners (2000) Limited.

Signed by the client _____ Date: _____

Signed by the client _____ Date: _____