



## Important Information About Me

Dated 2<sup>nd</sup> July 2021

### ABOUT ME

FJIF Limited, trading as Fiona Judd Investment Fiduciary Limited, is a sole planner financial planning practice. My key objective is to help my clients create wealth. My advice is tailored to individual circumstances and provides a financial solution that is directly aligned to my clients personal, business and lifestyle goals.

I use a structured passive approach to investing, which is based on research by leading academics in the field of finance. I also manage model portfolios for my clients under my Discretionary Investment Management Service License.

The following information outlines how I provide my professional services to you.

### THE ADVICE I PROVIDE

Fiona Judd Investment Fiduciary Ltd is authorised to provide the following financial services:

- ◆ Investment Planning
- ◆ Retirement planning

### THE PRODUCT PROVIDERS I USE

I use the following custodial and product providers to provide my financial advice:

#### Investment planning:

- ◆ FNZ Custodians Limited

#### Investments:

Your portfolio will be constructed using the following fund manager and share brokers:

- |   |                              |
|---|------------------------------|
| ◆ Dimensional Fund Advisors (Australia) Ltd | <u>Share Brokers:</u>        |
|   | ◆ Jarden Partners Limited    |
|   | ◆ Westpac Institutional Bank |

#### KiwiSaver provider:

- ◆ Booster Financial Services Group Ltd

### WHAT I DON'T PROVIDE

I do not engage in transition order placing for clients or provide advice on insurance and mortgages.

## MY DUTIES

FJIF Limited, trading as Fiona Judd Investment Fiduciary Limited, and anyone who gives financial advice on their behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way they give advice.

I am required to:

- ◆ Give priority to my client's interest by taking all reasonable steps to make sure my advice isn't materially influenced by my own interests.
- ◆ Exercise care, due 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 (which are designed to make sure I 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 I treat you as I should and give you suitable advice).
- ◆ To only use your personal information for the reason it was collected and to keep it safe and protect it from unauthorised access, use, modification or disclosure.

## HOW I AM LICENCED

Finzo NZ Limited (FSP522646) holds a Financial Advice Provider licence, that is issued by the Financial Markets Authority (FMA) to provide financial advice. FJIF Limited, trading as Fiona Judd Investment Fiduciary Ltd (FSP774239) is authorised under Finzo NZ Limited's licence to provide financial advice.

## HOW I MANAGE CONFLICTS OF INTEREST & INCENTIVES

At FJIF Limited, trading as Fiona Judd Investment Fiduciary Limited, I always prioritise clients best interest above my own. I have identified the following conflicts of interest and explain how they are managed to ensure I meet my duties and obligations:

- ◆ FJIF Limited, trading as Fiona Judd Investment Fiduciary Limited, is a sole financial adviser practice. Myself, Fiona Judd, operates as a financial adviser, the director and I am also a shareholder. I receive a salary and may also receive a profit share and / or dividend payment.
- ◆ To ensure I prioritise clients best interest above my own, I follow an advice process that ensures my recommendations are made on the basis of the clients goals and circumstances.
- ◆ I also undergo annual training about how to manage conflicts of interest.

## WHAT I CHARGE

At Fiona Judd Investment Fiduciary, the fees I charge vary depending on the type of financial advice you require and the complexity involved. I charge a one-off consultancy fee, which is calculated on an hourly charge for the estimated level of work. This amount is invoiced to your separately and is required to be paid within 14 working days. I also charge an annual advisory services fee that covers the day-to-day management and monitoring of your portfolio.

## MY COMPLAINTS PROCESS

I pride myself on meeting client expectations and delivering a high service offering. However, if you have a problem or complaint about any part of the service you have received, I take this seriously and this is the process that I follow:

1. In the first instance, please contact me to discuss your complaint in further detail.

Phone: 027 4191 124  
Email: [fiona@fionajudd.co.nz](mailto:fiona@fionajudd.co.nz)  
Address: 221C Collingwood Street, Hamilton 3204

If your complaint is unable to be resolved in **2 business working days**, I will provide you a copy of this complaints process.

2. Your complaint will be recorded in my client relationship management system, where I have an automated step-by-step workflow of our internal complaints process.
3. I will confirm the receipt of your complaint formally in writing within **5 business working days**. I will also notify Finzo NZ Limited's general manager (my financial advice provider licence holder) of your complaint.
4. I will investigate your complaint and formulate a response. Depending on the nature of the complaint, **this can take up to 40 business working days**.
5. I will respond to your complaint formally in writing.
6. I will confirm you have received our response in **5 business working days** and if a resolution has been resolved.
7. If we cannot agree on how to resolve the issue, you can then contact my Financial Dispute Resolution Service. This is a free, independent disputes resolution service that may help investigate or resolve your complaint, if I haven't been able to resolve your complaint to your satisfaction.

The Financial Dispute Resolution Service

Phone: 0508 337 337  
Email: [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz)  
Address: Level 4, 142 Lambton Quay, Wellington Central, Wellington, 6011

## CONTACT DETAILS

### Fiona Judd Investment Fiduciary

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Phone: 027 4191 124  
Email: [fiona@fionajudd.co.nz](mailto:fiona@fionajudd.co.nz)  
Website: [www.fionajudd.co.nz](http://www.fionajudd.co.nz)

### Finzo NZ Limited (FAP Licence holder)

Address: 202 Karamu Road North, Hastings  
Phone: 0800 005 874  
Email: [compliance@finzo.co.nz](mailto:compliance@finzo.co.nz)  
Website: [www.finzo.co.nz](http://www.finzo.co.nz)