

Public Disclosure Statement

Important information about our business

Families First Financial Services holds a Financial Advice Provider licence issued by the FMA to provide financial advice services. Families First Financial Services Financial Services Provider Number is FSP1009048.

Our Office Contact Details:

Address: Office 6, 143 Williams Street, Kaiapoi. 7630
Phone: 021 285 8522
Email: Admin@familiesff.com
Website: TBC

Our Mission

Families First Financial Services, place family at the heart of everything they do. Their expertise lies in empowering Kiwi families to secure a joyful, prosperous, and financially sound future through straightforward financial planning and guidance. Whether it's ensuring that you and your family are protected financially or making sure that you are going to use your KiwiSaver to achieve your goals. Families First Financial Services are here to support you, with a tailored approach to your unique needs, working at a pace that suits you and focusing on what truly matters to you. Family.

Nature and Scope of Financial Advice Services

Our Services	<ul style="list-style-type: none">● Personal Risk and Health insurance● KiwiSaver investment strategies
Products we can provide financial advice about	<ul style="list-style-type: none">● KiwiSaver investments● Personal and Group insurance<ul style="list-style-type: none">○ Life cover○ Disability○ Income protection○ Trauma○ Private Health Insurance
Insurance Providers we might recommend	<ul style="list-style-type: none">● Chubb Life● Asteron Life● AIA Life and Health● Fidelity Life● Partners Life● NIB Life and Health
KiwiSaver Providers we might recommend	<ul style="list-style-type: none">● Generate● Milford Asset Management● Fisher Funds

How We Are Paid

We don't charge our clients fees for our insurance advice; we believe that financial advice should be free for everyone. How we are able to do this is, we are paid commission from the provider for any part of a recommendation acted on. We will disclose to you how much commission we will receive before you put in place any recommendations. There Can be unique scenarios where there is a fee charged for KiwiSaver advice, but that will be disclosed before any decisions are made and will be with the clients permission.

Commissions

For services in relation to insurance and investments, commissions may be paid by the product provider as follows:

Initial Commission	A percentage of the value of your investment contributions, or insurance premiums are paid to Families First Financial Services once the recommendation has been put in place.
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Ongoing Commission	A percentage of the value of your investment balance or premiums, usually calculated at the end of each month in which you hold the investment, or on renewal of insurance products.
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Conflicts of Interest or Other Incentives

Families First Financial Services has specifically chosen the trusted providers as partners to provider all manner of solutions to our clients. This being said, there are both insurers and kiwisaver providers whom we don't work with, so our recommendations will only possibly be from the providers that we work with.

How We Manage Any Conflicts of Interest

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our Duties and Obligations To You

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.
- Provide education for our clients on any financial products that we are recommending.

Our Internal Complaints Process

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem.

Our internal complaints manager is Dylan Goldstone who can be reached via email at compliance@familiesff.com or 0212858522. Dylan Goldstone will reply to you within 48 hours.

Our internal complaints handling process is as follows:

1. Recognition, acceptance and recording of a complaint.
2. Acknowledgement to our customer and explanation of our process.
3. Investigation of a complaint with all parties involved and reviewing all documentation.
4. Providing a written response to our customer within 20 working days.
5. If we cannot resolve your complaint, then it's passed onto our Dispute Resolution Scheme.

Our External Complaints Process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: FDRS. This service will cost you nothing and will help us resolve any complaints.

You can contact FDRS at:

Address: Level 4, 142 Lambton Quay, Wellington 6011

Phone number: 0800 337 337

Email address: enquiries@fdrs.org.nz.