

Milford KiwiSaver Plan

Financial Adviser

Disclosure Statement



Conflicts of Interest

Because my advice is limited to the Milford KiwiSaver Plan, The following conflicts of interest exist:

- € All products included in my financial advice are managed by Milford who receives fees for the funds you invest in
- € I am a Milford employee
- € I am/may be a shareholder in Milford Asset Management Limited. I am also eligible to participate in Milford share schemes and may also, from time-to-time, purchase additional shares in Milford Asset Management. This means that I could be paid dividends from any Milford shareholding and could benefit from any increase in value of those shares, and
- € My remuneration is by way of fixed salary and potentially discretionary bonus.

How does Milford manage these Conflicts

- € By clearly explaining that Milford and its financial advisers only give advice in relation to Milford products
- € By providing clear disclosure of all fund fees as applicable
- € By following an advice process that ensures my recommendations are made on the basis of your goals and circumstances
- € By maintaining a register of conflicts of interest and ongoing training to employees

Further information about Milford's Conflicts of Interest Policy is available upon request.

What should you do if something goes wrong?

If you have a problem concern or complaint about any part of my service please tell me in the first instance so that I can try to fix the problem If you don't wish to raise this directly with me you can also send an email to feedback@milfordasset.com or phone us on 0800 23

We hope we can resolve things together. We will respond within 10 working days from when you get in touch. If we can't resolve your complaint immediately, we will let you know.

Further information about how to make a complaint and an overview of Milford's internal complaints process is available on our website at milfordasset.com/complaints

Our website also provides information about, and the contact details of, the independent dispute resolution scheme we belong to (**Financial Services Complaints Limited**). That scheme provides a free and independent service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

Further disclosure information

Further information about Milford's Financial Advice Service can be found on our website milfordasset.com/getting-advice

Our Privacy Policy

The information that you provide to us may be used for the purposes set out in our Privacy Policy. By proceeding, you agree to our Privacy Policy found here milfordasset.com/privacy-policy

Declaration

I, Eachann Clifford Bruce declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete.

Signature
Eachann Clifford Bruce

Date
31 January 2023

MILFORD
KIWISAVER PLAN