

# Milford KiwiSaver Plan

## Financial Adviser Disclosure Statement

### Name of Financial Adviser

**Liam James Robertson**

I am a financial adviser (FSP1002298), providing advice on behalf of Milford Private Wealth Limited (FSP391786).

My contact details are as follows:

### Address

Level 28, 48 Shortland Street,  
PO Box 960, Auckland 1140

P: 09 921 4868

E: [lirobertson@milfordasset.com](mailto:lirobertson@milfordasset.com)

**This disclosure statement was prepared on**  
21 December 2021

### Fees and Expenses

There is currently no fee for receiving my financial advice. However, you will be charged fees for investing in the Milford KiwiSaver Funds. Fund fees are deducted from your investment and will reduce your returns.

Please refer to the Milford KiwiSaver PDS for a breakdown and examples of total estimated annual fund charges, performance-based fees and other charges.

### What are my obligations?

As a Financial Adviser, I have a number of legal duties. When providing you with advice, I am required to:

- Give priority to your interests by taking all reasonable steps to ensure my advice is not materially influenced by my own interests
- Exercise care, diligence and skill in providing you with advice
- Meet the standard of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that I have the expertise needed to provide you with advice)
- Meet the 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).



### It is important you read this document

This information will help you to choose a Financial Advice Provider that best suits your needs.

### Nature and Scope of my Advice

I will provide you with financial advice about the Milford KiwiSaver Plan.

### Limitations to my advice

My advice is limited to the Milford products only. I do not compare other providers products.

In providing you with financial advice, I will only consider your KiwiSaver investment.

I do not give specific advice on some of the wider issues you may need to consider such as estate planning, taxation and insurance planning. You will need to consult a specialist if you would like advice on these matters.

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## Conflicts of Interest

Because my advice is limited to Milford products, a conflict of interest exists:

- I am a Milford employee and may be a Milford Shareholder; and
- Milford receives fees for the funds you invest in

My remuneration is by way of fixed salary and potentially discretionary bonus.

I am eligible to be part of the Milford Share Scheme and may from time to time purchase additional shares in Milford Asset Management. This means that I could be paid dividends from any Milford Shareholding.

I manage this conflict by clearly explaining that I only give advice in relation to Milford products, ensuring I am not materially influenced by my own interests and providing clear disclosure of all fund fees. 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.

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

Our website also provides information about, and contact details of, the independent dispute resolution scheme we belong to. 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/gettingadvice/](http://milfordasset.com/gettingadvice/)

## 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](http://milfordasset.com/privacy-policy)

## Declaration

I, Liam James Robertson declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete.

Signature  
**Liam James Robertson**

Date  
**21 December 2021**