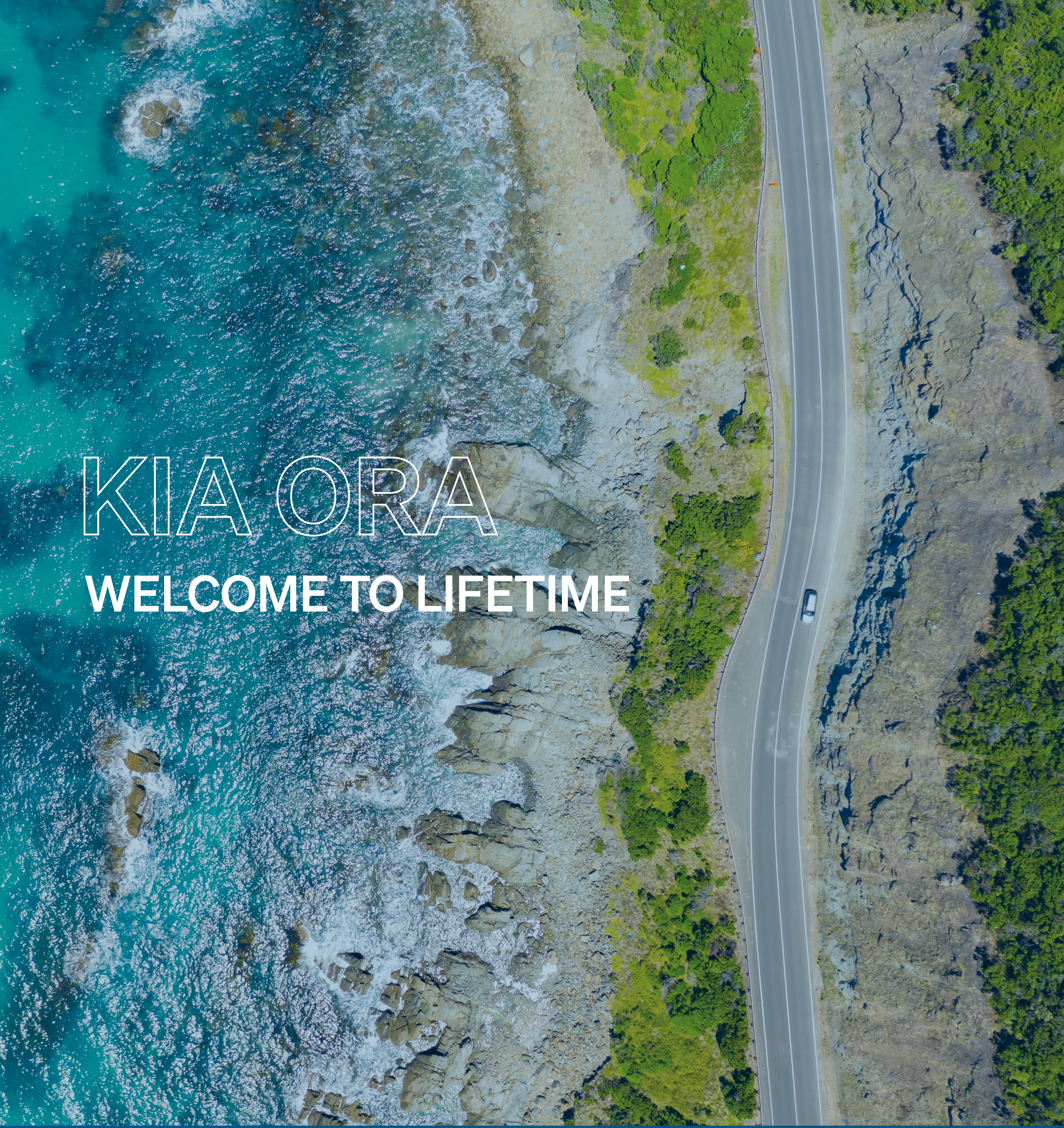


KIA ORA
WELCOME TO LIFETIME

Lifetime

There's a lot to achieve in a life. And we're here to help you work out how to make the most of it – by creating greater financial certainty.

LOANS INSURANCE INVESTMENTS PLANNING

0800 656 466
lifetime.co.nz

Welcome

If you're reading this, chances are you're about to engage on your journey to financial freedom, exciting times!

Before we get started though, it's important that you know a little about us so you can make an informed choice if we are the right financial partners for you.

As always, if you have any questions, we're here to help.

CONTENTS

LIFETIME AT A GLANCE

100,000+

CLIENTS ADVISED

$2B

FUNDS UNDER ADVICE

13

OFFICES IN NEW ZEALAND

155+

STAFF

4.6/5

CLIENT SATISFACTION

90%

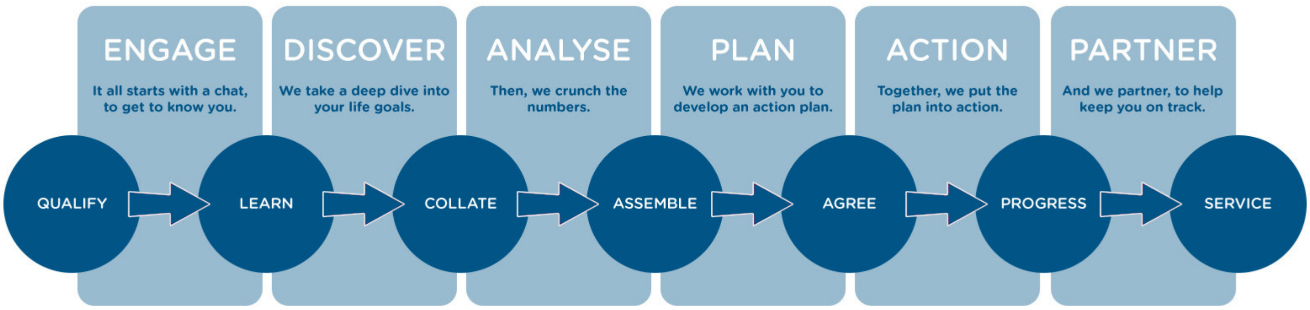
CLIENTS ACHIEVED THEIR FINANCIAL OBJECTIVES WITH LIFETIME

A DIFFERENT KIND OF FINANCIAL ADVICE

Lifetime. It's a little word with a pretty big meaning. And because you only get the one, it's good to know that there's now a single place for financial advice covering all the 'must haves', the 'would likes' and the 'what if's'.

We get that money means different things to different people. But we all agree that it's better to have it, than not. Our services start with a chat, and end with an action plan, using our insights and our know-how to help you kick some real goals. All so you can build a better life on the journey ahead.
For a lifetime.

ADVICE FOR LIFE JOURNEY



OUR STORY

With roots in New Zealand financial services since the 1980s, Lifetime has grown and evolved over the decades. With a passion for quality advice at the heart of all we do, Lifetime has attracted a number of partners over the years who have merged into the Lifetime of today.

Though the name may have changed over the years, the ethos has always remained the same – *creating greater financial certainty for clients through all life stages*.

Today, Lifetime employs over 155 people in 13 locations throughout New Zealand. As a market leader in financial advice, Lifetime is proud to have advised over 100,000 clients and currently manages $2 billion in investment funds.

WHY LIFETIME

Our purpose is to create greater financial certainty through all life stages. We believe everyone deserves to have access to honest, tested, life-enhancing advice to make good money decisions, for the betterment of their today, and tomorrow.

We all know money doesn't buy happiness, but it can buy time and opportunity. Financial prosperity and protection should not be exclusive to those with connections, wealth or a particular surname.

We believe everyone deserves a chance to realise their goals in life, and with great advice, we're here to help you do just that. Because success can't always be measured in wealth; your goals define our success.

We understand life can be a bit unpredictable, so we bring together a unique set of skills to help provide clarity and insight for your financial future.

One such skill all our advisers have; listening. We are here to understand your goals in life and learn what is important to you about money. Only then can we tailor a plan specific to your needs. You can be assured that when you are working with a Lifetime adviser, you are in the care of an entire team of experienced professionals.

Whether you are just getting started with KiwiSaver, planning to buy your first home, protecting your financial position, or looking to grow your wealth – we can design a personal financial plan for you. Each life is unique, so should be your financial strategy.

In today's world of information, everything is at your fingertips. It can seem easy to find out what you think you need to know about financial planning. The hardest part is knowing if you are making the right decisions. At Lifetime, we will answer the questions you didn't know you had to ask.

We deliver this through a wide range of financial services, including:

- KiwiSaver structure and management.
- Personal and business insurance for life, health and income.
- Domestic and commercial general insurance.
- Residential, investment and commercial property lending.
- Investment and wealth management.
- Financial and retirement planning.

We deliver this with our Advice For Life philosophy; working in partnership with our clients to ensure your financial plans keep pace with your life. For the 'must haves', the 'would likes' and the 'what ifs', through the ups and the downs, for your lifetime.

PRODUCT PARTNERS

Lifetime works with a group of well-established suppliers with whom we have contractual relationships. We have a close working relationship with these companies, which assists us in providing you with the best possible solution.

A full list of these suppliers can be found on our website.

https://www.lifetime.co.nz/about-us/providers/

PRODUCTS WE CAN ADVISE ON

- KiwiSaver investments.
- Other Investments (managed funds, term deposits and debt securities).
- UK Pension and International Superannuation Transfers.
- Personal, business and group Insurance (health cover, life cover, disability, income protection and trauma).
- Domestic General Insurance (house, contents and landlords cover, motor vehicle and boat insurance).
- Commercial General Insurance (commercial property, business interruption, commercial motor, marine liability, professional liability, and cyber insurance).
- Loans including mortgages, reverse mortgages and deposit bonds.

Referrals To Other Professionals

If at any time the potential need arises for the use of another professional, we will undertake to refer you to an appropriate professional. If an appropriate professional cannot be located, we will undertake to advise you as soon as possible so that you may engage a professional of your choice.

PROFESSIONAL STANDARDS

LICENCING

Lifetime is regulated by the Financial Markets Authority (FMA) and holds two licences under the Financial Markets Conduct Act 2013.

Financial Advice Providers Licence registered under FSP13061

Discretionary Investments Management Services Licence registered under FSP422586

You can view these online via the publicly available Financial Services Providers Register.

CONTACT

You can contact us either by writing to us or coming to see us at one of our many locations across the country.

Head Office: 520 Colombo Street, Christchurch, 8011, New Zealand

0800 65 64 66

https://www.lifetime.co.nz/contact-us/

CONDUCT

Our services are bound by the duties of the Financial Markets Conduct Act to give priority to your interests as our client and exercise care diligence and skills in how we do business with you, your family, or your business. To learn more about our licences please visit the Financial Markets Authority site. https://www.fma.govt.nz/compliance/role/financial-advice-provider/

Lifetime and all our advisers adhere to the Code of Professional Conduct for Financial Advice Services in all facets of our practice.

The Code sets out industry standards of competence, ethical behaviour, conduct, and care.

LIFETIME'S GUIDING PRINCIPLES

PEOPLE FIRST

INTEGRITY

TEAMWORK

COURAGE

CONTINUOUS IMPROVEMENT

TRAINING

Every Lifetime Financial Adviser undergoes ongoing professional development and training at Lifetime.

LIFETIME ACADEMY

Lifetime is dedicated to supporting education across our business and have an internal academy tasked with ongoing training for all teams with attention on client outcomes, best practice and compliance to legislative requirements.

Strategi Group

We partner with Strategi Group who facilitate the industry NZQA qualification for all our advisers and also provide us with oversight on our regulatory obligations. Strategi is an experienced specialist the financial services industry in the provision of compliance, training and consulting services to financial advisers.

CONFLICTS OF INTEREST

As a provider of professional financial advice services, Lifetime and all our team members must give priority to the interests of our clients when making a recommendation, so it is important to address any potential conflicts of interest which we do in a number of ways.

Lifetime Financial Advisers are salaried employees and do not receive any individual payments from providers based on recommended solutions for clients.

We do not have any preference to place business with a particular provider, nor any performance agreements that would influence our judgement on the services we provide.

Lifetime has an internal policy for managing conflicts and should any actual or potential conflict of interest arise, your Lifetime Financial Adviser will immediately bring this to your notice and to ours so that you may assess the advice objectively.

Lifetime and our Financial Advisers may receive additional non-monetary benefits from product suppliers such as conferences, training courses, special functions, entertainment, and merchandise. These rewards vary from entity to entity and from time to time. It is at the discretion of Lifetime whether non-monetary rewards are accepted for our team.

OTHER INTERESTS

BOOSTER FINANCIAL SERVICES LIMITED (BFSL)

BFSL and its associated subsidiaries, is a privately-owned company providing investment management, research, portfolio administration, technology solutions, software and marketing services to Lifetime. Lifetime & BFSL have a history dating back to 1998 working together to deliver investment solutions to clients of Lifetime. As a result of this relationship some shareholders in Lifetime may have a minority shareholding in BFSL, from which they may receive dividends from time to time. Conversely some shareholders in BFSL may have a minority shareholding in Lifetime, from which they may receive dividends from time to time.

BOOSTER TAHI LIMITED PARTNERSHIP (TAHI)

TAHI is a private equity fund who partner with and provide capital to help small to medium size business grow long-term sustainable earnings. Booster Financial Services Group Booster Funds Management Limited, a 100% wholly owned subsidiaries of BFSL, is the Investment Manager of TAHI. Booster Tahi GP Limited, a 100% wholly owned subsidiary of BFSL is the General Partner of TAHI. TAHI has a material shareholding interest in Lifetime and may receive dividends from time to time. One of Lifetimes' directors is also a director of Booster Tahi GP Limited which is the general partner of TAHI.

To the best of our knowledge and belief Lifetime is not aware of any other existing or potential conflicts of interest which could impair our impartiality and objectivity as providers of professional services and financial advice. If we do become aware of such conflict before you purchase any products or services, we will inform you as soon as we become aware.

SERVICE DELIVERY

FEES & COMMISSIONS

As our financial advisers are salaried employees all fees and commissions are received by Lifetime as a business. The remuneration that is generated for the advice and service we provide is to support the quality of our business and our relationship with clients now and for their Lifetime.

The actual fee charged to you and remuneration we receive will depend on the nature and scope of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed and explain how they are payable and explain how we are remunerated.

ADVICE FEES

Lifetime may charge a fee for the planning and/or implementation of advice. These fees will be determined by the complexity of the plan and will only apply if agreed with you before any engagement for our services.

- The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage based fee.
- Our agreed advice and service fees may include charges for initial advice Ongoing or annual advice and services.

COMMISSIONS

For services in relation to insurance, some investment products and loan products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

OTHER FEES & CHARGES

If applicable Lifetime may charge a fee for other agreed services. In this case, this will be agreed with you initially.

YOUR PRIVACY

Lifetime will collect personal information you provide us concerning you, your company, Partnership, or Trust to provide you with the services we agree upon.

It's important to us that you understand that any information you provide us with will be shared and used only to enable any business you have or may wish to have, to be processed, maintained, or advised on.

This information is held at our offices and on our systems, which are secure, and cloud based. Under the Privacy Act 2020, you will have access to, or be able to correct any of this information at any time.

Lifetime may be obliged to disclose information by law, under Court Orders or Statutory Notices or to industry regulators or independent compliance personnel as part of Lifetime's requirements to meet the regulatory and industry standards.

FEEDBACK

NOT HAPPY? WE WANT TO MAKE THINGS RIGHT.

At Lifetime, people are at the heart of everything we do, so if you have had an experience that didn't meet your expectations, we want to hear about it. We aim to resolve any complaints and concerns efficiently, with professionalism and courtesy.

If you have a concern, or complaint about any part of our service, please contact us so that we can rectify the problem. You may contact us by either completing our online form or by communicating directly with our Quality & Assurance Manager.

All Financial Advice Providers are required to be a member of an approved Disputes Resolution Scheme. In the unlikely event where we are unable to find a resolution, you can contact our DRS, Financial Disputes Resolution Services. They are an independent, not-for-profit external dispute resolution scheme that may be able to assist you in resolving the matter at no cost.

Contacts

Lifetime Quality & Assurance Manager

Online: lifetime.co.nz/about-us/feedbackcomplaints

Post: Quality & Assurance Manager, Lifetime Group Ltd,
PO Box 25130, Christchurch 8144

Email: quality.assurance@lifetime.co.nz

Phone: 0800 656 466

Financial Disputes Resolution Services

Post: Freepost 231075, PO Box 2272, Wellington 6145

Email: enquiries@fdrs.org.nz

Phone: 0508 337 337

Website: https://fdrs.org.nz

Lifetime Public Disclosure

Version 2.2

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