

Disclosure

I, Alan James Sandford, am a Financial Advice Provider and KiwiSaver Educator and I am authorised to provide financial advice under my Financial Advice Provider Licence (FSP 558106). My contact details are:

Trading name: Sandford Associates
Address: 695 Springs Road, Prebbleton, Christchurch 7604.
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Email address: info@knowbetter.co.nz
Websites: www.knowbetter.co.nz www.freekiwisavertutorials.co.nz

Duties:

When providing you with this service I am bound by the duties to:

- i. meet the standards of competence, knowledge and skill set out in the Code of Professional Conduct for Financial Advice Services, which is available on the Financial Markets Authority's website;
- ii. give priority to your interests;
- iii. exercise care, diligence, and skill; and
- iv. meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

Nature and Scope of Service:

The service provided by Sandford Associates is limited to general education on the KiwiSaver scheme, general recommendations and/or individual advice on KiwiSaver provider(s) and funds, and general recommendations and/or individual advice on managed funds, PIE funds or similar financial investments (Bonds, Fixed interest).

We do NOT provide advice on the following financial services:

- Mortgages
- Insurances
- Estate protection and planning
- Taxation
- Cryptocurrency

Nature and Scope of Advice:

I provide general financial education about KiwiSaver and a specific KiwiSaver Scheme Provider. I can help you understand the risks and rewards of KiwiSaver. I can also show you how to access publicly available tools relevant to KiwiSaver, including a risk profile tool, provider performance reports, how to become a member or how to transfer between KiwiSaver schemes. I will not provide recommendations or opinions on financial products issued by other providers.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please contact me in the first instance so that I can provide you with information on your options to resolve your concerns.

This disclosure statement was prepared on: 15 March 2023