



## Financial Advice Provider (FAP) Public Disclosure

### License Information

Six Step Financial Services Limited, trading as Six Step Financial is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice, our Financial Services Provider (FSP) number is 708111.

Office Number 03 548 2219  
 Physical & Postal Address Level 1 207 Queen Street, Richmond, 7020  
 Website www.sixstep.co.nz  
 Type of License held by Six Step Financial Services Limited Full Financial Advice Provider License (Class 2)  
 Date of Disclosure 21 January 2025  
 Version Number SSF version1.8- 21.01.25

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### Nature and Scope of the Financial Advice Provided (Including Limitations)

#### Products we offer and the Providers we work with

Six Step Financial Services Limited chooses to provide financial advice and investment planning services relating to the following financial products:

Cover Types	Insurer Name
Business Risk and Key Person products and Business Succession	Asteron Life Limited, CHUBB Life, Fidelity Insurance Limited & Partners Life Limited
Life, Disability & Trauma Products and Mortgage Protection	Asteron Life Limited, CHUBB Life, Fidelity Insurance Limited & Partners Life Limited
Medical Insurance Products	Accuro Insured by UniMed, NIB NZ Limited, Southern Cross Medical Society & Partners Life Limited
Investment Products	Provider Name

<i>KiwiSaver Investment Advice</i>	<b>NZ Funds Generate Milford Booster Consilium NZ</b>
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Six Step Financial Services Limited does not generally provide financial advice on products not listed above. However, some clients may have insurance or investments in other financial products. Where this is the case, we may provide advice on those products as part of providing financial advice to these clients.

Six Step Financial Services Limited **do does not provide** advice in the following areas but may be able to assist with referrals to our network of professionals: Legal Advice, Accounting or Taxation advice, General insurance (e.g., Home, Contents, Pets, Travel, Professional indemnity, public liability), Estate planning, Mortgages.



## Fees and Expenses

### (Insurance Products & KiwiSaver Advice)

Six Step Financial Services Limited does not usually charge fees for advice but may in some circumstances which we will outline here. What we do not charge fees for is the initial meeting with you, doing research, preparing a report based on our findings and explaining it to you. If you choose to go ahead with Insurance and/or KiwiSaver Products through Six Step Financial Services Limited, we will review your policies (on demand by you) and assist you in making any administrative changes that are required.

Six Step Financial Services Limited reserve the right to charge an early policy cancellation/break fee **ONLY** if we successfully secure and issue your insurance policy, and you decide to cancel it within the first 2 years of its commencement. **This fee is not a penalty, but a realistic estimate of the time, resources and work completed by Six Step Financial Services Limited**



## Conflicts of Interest & Incentives

Our financial advisers are remunerated by way of salary and bonus.

Six Step Financial Services Limited may receive commissions from the insurance companies on whose policies we provide financial advice or from the KiwiSaver scheme managers on whose products we provide financial advice. These commissions are based on the insurance premiums paid or in the case of KiwiSaver an upfront payment of up to \$300 for each client that invests in the KiwiSaver Scheme (as applicable). Six Step Financial Services Limited also receives an annual commission of up to 0.4% of the value invested in KiwiSaver, and in no way affects the client's investment return. We charge a fee for investments which ranges from 0.25% to 0.75% of the amount invested.

To ensure that Six Step Financial Services Limited prioritise your interests above their own, we follow an advice process that is designed to ensure our recommendations are made based on the client's circumstances and financial goals and are suitable for the client. Six Step Financial Services Limited also:

- Has a quality assurance programme in place to monitor the advice our financial advisers provide.
- Actively monitors compliance with our conflicts policies and procedures; and
- Ensures training is provided to all Six Step Financial Services Limited financial advisers about how to manage conflicts of interest.

In providing advice to you, should any actual or potential conflict of interest arise, we undertake to bring any such conflict of interest to your attention so that you may assess our advice objectively.



## Our Duties and Obligations to you

Six Step Financial Services Limited, and anyone who gives advice on our behalf, have legal duties relating to the way that we give advice. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge, and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice); and
- Meet 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 that we treat you as we should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by visiting the Financial Markets Authority website at: [www.fma.govt.nz](http://www.fma.govt.nz)



## Complaints Handling and Dispute Resolution

Even with the best of intentions, complaints sometimes arise. Six Step Financial Services Limited is committed to ensuring that all client complaints are handled and resolved in a professional, fair, and timely manner in accordance with our Client Complaints Policy and associated procedures. If you have a problem, concern, or complaint about any part of our service, please tell Six Step Financial Services Ltd, so that our internal complaints process can try to fix the problem. You may contact our internal complaints manager:

<b>Office Email</b>	<a href="mailto:kay@sixstep.co.nz">kay@sixstep.co.nz</a>
<b>Office Address</b>	Level 1, 207 Queen Street, Richmond, 7020
<b>Office Number</b>	03 548 2219
<b>Website</b>	<a href="http://www.sixstep.co.nz">www.sixstep.co.nz</a>

When we receive a complaint, we will consider it and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint. We aim to resolve complaints within 10 working days of receiving them in writing. If we can't, we will contact you within that time to let you know we need more time to consider your complaint. We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact **Financial Services Complaints Ltd (FSCL)** an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact **FSCL** at:

<b>Address</b>	PO Box 5967, Lambton Quay, Wellington 6145
<b>Phone &amp; Email</b>	0800 347 257, <a href="mailto:info@fscl.org.nz">info@fscl.org.nz</a>



## Reliability Information

Six Step Financial Services Limited nor its advisors have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from Six Step Financial Services Limited and our advisors.

