

# The HTL Group

## Financial Adviser Disclosure Statement



### Name of Financial Adviser

**Lindsay Thomson**

I am a Financial Adviser (FSP19381), and am engaged by HTL Group Ltd (FSP697011) T/A The HTL Group to provide financial advice on their behalf.

My contact details are as follows:

**A:** 27 Eliot Street, New Plymouth 4312

**M:** PO Box 910, New Plymouth 4310

**P:** 027 226 3699

**E:** lindsay@thehtlgroup.co.nz

This disclosure statement was prepared on  
**24 November 2021**

### Nature & Scope of my Advice

We provide financial advice on investment about a wide range of KiwiSaver products, a wide range of managed investment products, NZX50 and ASX200 equities, and government and corporate bonds. We work with the following product providers Booster, ANZ, Fisher Funds, NZ Funds, Milford, and AMP. We do not provide financial advice on all investment products.

### Limitations

We will base our advice on your personal goals and circumstances we record in your Client Needs Analysis and on any additional information you provide to me. These goals and circumstances will be summarised in a Statement of Advice. We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on these products.

This is not a financial planning service, and as such, our advice is also limited to the capital sum you are looking to invest.

We do not provide any advice in relation to tax. We recommend you consult a tax specialist if you need advice in this area.

### Fees & Expenses

There is no fee payable for the provision of our investment advice. The HTL Group receives ongoing commissions and/or a portfolio servicing fee should you choose to invest. These fees vary depending on product provider and/or the amount invested and will be detailed to you clearly prior to you agreeing to invest.

### My Obligations to You

As a Financial Adviser, I / we have a duty 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 standards 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 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).



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### Conflicts of Interest

I am remunerated by salary and potentially by a discretionary bonus, both of which are paid by The HTL Group.

I am also a shareholder of The HTL Group, meaning I could be paid dividends dependent on company performance.

To ensure that The HTL Group's financial advisers prioritise each client's interests above their own, they follow an advice process that is designed to ensure their recommendations are made on the basis of the client's circumstances and financial goals and are suitable for the client.

The HTL Group also:

- Has a quality assurance programme in place to monitor the advice our financial advisers provide.
- Ensures training is provided to all financial advisers about how to manage conflicts of interest.

### Reliability History

Neither The HTL Group Ltd nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me or from The HTL Group.

### We Cannot Guarantee Returns

Based on our research and your personal circumstances, we will make recommendations that we believe are appropriate for you.

However, we cannot guarantee that they will perform in a particular way. The performance of each product depends on investment markets and the features, risks, fees and charges in relation to the product.

These items will be detailed in the Statement of Advice and, where relevant, more detail is outlined in the individual Product Disclosure Statements of the providers.

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### 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:

[thehtlgroup.co.nz/page/privacy-policy/101/105/](https://thehtlgroup.co.nz/page/privacy-policy/101/105/)

### More Important Information

For more information regarding us, our duties and obligations to you, and our complaints process, please visit our website:

[thehtlgroup.co.nz/page/disclosure-information-for-clients/101/](https://thehtlgroup.co.nz/page/disclosure-information-for-clients/101/)

### Declaration

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

Signature

**Lindsay Thomson**

Date

**24 November 2021**

