

Disclosure Document

enable.me Bay of Plenty

20A Jean Batten Drive
Mount Manganui 3116
Phone: 07 281-1049

Company & Trading Names:
Green Note Limited T/A enable.me Bay of Plenty.
www.enable.me

enable.me
financial strategy & coaching

What's in this document?

This document is designed to give you an overview of in the ins and outs of working with enable.me - what we do, how we do it, who we do it with, your obligations and your rights. Some bits are prescribed by law, so forgive us if some sections are a tad dry! If you require clarification on anything contained in this document, your consultant or our new client team will be happy to discuss it further with you.

Licencing information - the legal stuff

As a provider of financial services, you need to know that we're authorised to give you advice. So here is that assurance:

Green Note Limited T/A enable.me Bay of Plenty (FSP 622589) is an Authorised Body operating under The Financial Fitness Group NZ Limited (FSP 713811) Financial Advice Provider Licence, which was approved by the Financial Markets Authority NZ.

All our coaches operate as Financial Advisers for Green Note Limited T/A enable.me Bay of Plenty.

Our Coaches have duties as Financial Advisers under the Financial Markets Conduct Act 2013 relating to the way they give you advice. They are required to:

1. Give priority to your interests by taking all reasonable steps to make sure their advice isn't materially influenced by their own interests.
2. Exercise care, diligence, and skill in providing you with advice.
3. 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 they have the expertise needed to provide you with suitable advice).
4. Meet standards of ethics set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure you are treated appropriately and are given suitable advice).

You can search the Financial Service Provider Register <https://fsp-register.companiesoffice.govt.nz/> for more information.

Personal programmes

Whether you want to get in control, get ahead, get mortgage-free fast, grow your wealth, diversify your wealth, or prepare for retirement, you can work with our financial coaches on the enable.me personal programme that best suits your goals. Please see our website for a full description of our current programmes. Your coach will assist you in selecting the programme that suits you best.

How we work

We follow a simple and effective process when providing advice.

1. We discuss your current financial situation, including: your goals, opportunities, obstacles, tendencies, timings, net position, and current rate of savings.
2. We then seek to understand if you are capable of better, have the capacity for growth, or the requirement to grow wealth, and whether that will occur based on your current default behaviours and financial trajectory, or not.
3. If there is a gap between what you are currently achieving versus what you need to achieve or what you are capable of achieving, we will seek to quantify this, and determine what strategy and actions are needed to get you moving towards your financial goals faster.

4. The timing of your goals will determine how ambitious you need to be, and your current position will determine what capacity you have to support that ambition. Once we understand what is required, we then determine which programme will suit you best.
5. We then move into the first of two phases of your programme - the 'design' phase. During this phase you'll meet with us twice over the period of a month, while we prepare and refine your financial strategy in a plan to that is designed to help you meet your financial goals. We'll agree how it will be implemented, actions required, and ensure the plan works for you.
6. If you have ongoing support with your programme then next, we move into the 12 month 'execution' phase of your programme, where we'll start to put the strategy into action. This involves meeting with us every three months to set and review your mortgage, spending and savings targets. We'll be working on strategic actions each quarter, which may involve working with other specialists between meetings. These meetings will also serve to monitor your progress, iron out any problems, as well adjust your plan to account for life's curveballs and opportunities.

What do our programmes cover?

enable.me's core purpose is helping Kiwis do better. We help our clients discover what they're capable of, set ambitious financial goals and then work with them to realise those goals, faster. We do that by analysing your situation in detail, optimising financial structures, supporting and stretching you to achieve more, and devising a plan that will get you to your goal as fast as possible, while still allowing you to live a life you enjoy. Your plan is tailored to you and the nuances of your situation.

We consider your entire financial health, set out a clear financial structure, create a detailed plan, refine it and then work alongside you to help you stick to it and ultimately, reach your goals. Depending on your goals and the programme you select it could include everything from cashflow management, spending analysis and recommendations, taxation review and recommendations for efficiencies (where applicable), asset structuring and planning, bank account structuring, mortgage optimisation, mortgage repayment strategy and facilitation, investment options, retirement planning, business coaching, as well as diagnosing your spending psychology to help overcome natural spending tendencies.

Nature and Scope of Financial Advice in our programmes

enable.me coaches provide programmes that can include financial advice, coaching and strategies, as well as investment planning services that can include advice on the following financial products:

- Banking products – such as accounts, credit cards and loans
- KiwiSaver Funds
- Managed Funds
- Property

Our product and service providers

To give you the best wrap-around service, your enable.me coach may refer you to advisers with specialist knowledge on products such as:

Mortgages, insurance, KiwiSaver, managed funds and property. enable.me employs in-house specialists for property, business and KiwiSaver to help make this a seamless experience. You may already have your own financial advisers who help in specific product areas, which you are welcome to use.

enable.me works with the following service providers but has no pre-determined bias toward one over another.

Momentum Realty Limited, Apex Advice Group Limited, Financial Independence (TGA Ltd), Kathryn Esterman - Lyon, O'Neale, Arnold, Sutcliffe Graham & Co Ltd, Tracy Preston-Lett – KPMG, enable.me Investment Limited (trading as enable.me Investments), Squirrel Morgages Limited.

Your obligations

The advice we give is based on an analysis of the information you provide – which means we need your help to be most effective. So:

- Please provide all relevant information requested and please ensure it is true, complete, and correct.
- If you're unsure why certain information is being requested – please ask.
- Please update us on any material change to your circumstances – both during this initial phase and into the future.
- Pay any agreed fees.

Fees

enable.me is a financial management consultancy and as such we charge for our time. The final cost for a client depends on each individual's situation, the programme you select and the services you require.

Initial Consultation

There is a consultation fee for the preparation and assessment of your situation, the cost of which is agreed prior to the first meeting.

Programme Fee

If you choose to work with us on one of our programmes, we will prepare a programme recommendation and plan that is suitable for you and provide you with the cost of that programme.

You will also receive our terms and conditions before we agree to start work.

When we refer you to specialist teams for product advice such as mortgage and insurance, they may be eligible to receive commission, bonuses, and non-monetary payments from Product Providers in relation to the sale of such products. Where these apply, they will be disclosed by those advisers as part of their advice services.

Our team

We've carefully selected and trained our team of advisers and review their performance against our standards regularly. All our coaches are Financial Advisers providing advice services on behalf of The Financial Fitness Group New Zealand Limited T/A enable.me.

Alisha Brady (FSP 622469)

Bachelor of Management Studies (Hons), majoring in Economics and Finance – University of Waikato, Level 5 Certificate in Financial Services (Residential Property Lending + Investment and Financial Advice).

Alisha is the Director and a Strategic Coach at Green Note Limited.

Alisha's experience in the financial services industry stretches back to 1993, specialising in equity analysis and portfolio management in New Zealand and international markets. More recently utilising her business skills and experience in an import/retail business.

Karyn Grindlay (FSP 175346)

Bachelor of Commerce majoring in Accounting and Finance – University of Otago, Postgraduate Diploma in Commerce majoring in Finance – University of Otago

Karyn is a Strategic Coach at Green Note Limited.

Karyn has been involved in the financial services industry since 1996, specialising in lending to both personal and business clients at major trading banks. In recent years she has worked with clients providing investment advice to help them transition from having debt to building a retirement nest egg.

Our coaches are supported by our Head Office team which provides specialist support as needed. This includes specialist advice, KiwiSaver, managed funds, property, and business.

Remuneration

It's important you know how those who are giving you financial advice are paid. Our coaches are remunerated by way of salary and bonuses – not commission payments.

Conflicts of interest

Here, we disclose all relationships we have or companies we may refer you to that could cause any potential conflict of interest. However, please note that enable.me is not required to place or any level of business with any particular product provider and in all instances seeks to act in the best interest of the client. In some circumstances, in making this referral we may receive an introduction or referral fee.

We may refer you to the following companies: Momentum Realty Limited (referred to for property services), McQueen and Associates Limited (referred to for chartered accounting services), enableMe New Zealand Limited (referred to for specialist financial services), enable.me Investment Limited (trading as enable.me Investments) referred to for specialist financial services) to provide specialist advice as needed.

Momentum Realty Limited is a licensed real estate agency under the Real Estate Agents Act 2008. They market brand new, quality investment properties developed by some of New Zealand's leading property developers and builders. As Momentum Realty Limited is a real estate agency, it can only offer investment properties offered by the vendors they work with, and will receive a commission or referral fee from the developer, builder or the real estate agent in the event of an unconditional sale to you. You are not bound to use the services of Momentum Realty Limited. Should you decide that an investment property is part of your wealth strategy, but wish to consider investment properties not offered by Momentum Realty Limited, you will still be given the property criteria for your investment property for you to source directly. Your enable.me adviser can assess the suitability of these properties for you.

In addition to our related companies, we also have relationships with different wealth and KiwiSaver providers: (Craigs, NZ Funds Management Ltd)

In organising new borrowings via Squirrel Mortgages Limited, or refinancing an existing mortgage, we may receive a referral payment.

Alisha Brady also has relationships either as a shareholder and/or director with the following entities which she may provide financial advice under or have interests in:

Green Note Limited.

What should you do if something goes wrong?

We will endeavour to provide you with the highest standard of service in all of your dealings with enable.me. But if we fall short of your expectations, you have a problem, concern, or complaint about any part of our service, please tell us so we can try to fix the problem.

You can contact the internal complaints scheme by contacting enableMe New Zealand Limited by telephone on (09) 303 1306, by email to Complaints@enable.me or in writing to enableMe New Zealand Limited, Level 4, 165 The Strand, Parnell, Auckland 1010.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited (FSCL).

This service won't cost you anything and will help us resolve any disagreements.

You can contact Financial Services Complaints Limited at: PO Box 5967, Lambton Quay, Wellington 6145, or Call Free 0800 347 257 or 04 472 FSCL (04 472 3725) Email: info@fscl.org.nz

Privacy

To get you ahead financially, we have to collect a bit of your personal information. That's used for:

- Evaluating and determining your request for advice.
- Maintaining relevant records and advice reports.

Your private information will be handled with care by our team and in accordance with the Privacy Act 2020. In some circumstances, it's necessary for some information to be shared. In providing our adviser services to you, you consent and give us authority to obtain your personal information from or disclose your information to, the following parties:

- The Regulator and external compliance personnel or any service provider when implementing any of my/our recommendations or variations thereof and/or supplying products to you.
- Compliance advisers/personnel, product providers whom I/we have an agreement with, insurance companies, any claims investigators and claims assessors, ACC, financial institutions and any other persons or agencies deemed relevant.
- Other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice, and/or as requested by you.
- Any other individual or organisation where disclosure is required by law.
- The information is held by enable.me at the offices listed in this document and on our systems, some of which are cloud based.
- Under the Privacy Act 2020 you have the right to access and correct your information that we hold about you. We will rely on you to keep us informed of any changes to all of your contact details and any other personal information. If you wish to obtain access to or correct your information about you, please contact us.