

Invicta Financial – Disclosure Statement

Trading Name: Invicta Financial

Office Details:

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Email: info@invictafinancial.co.nz

Website: invictafinancial.co.nz

Identifying Information

Invicta Financial Limited t/a Invicta Financial is a Licensed Financial Advice Provider issued by the FMA to provide financial advice services. Our Financial Services Provider (FSP) number is FSP1003084.

This disclosure statement is available free of charge on request and on our website.

Nature and Scope of the Advice

Financial advisers of Invicta Financial provide advice on:

- Personal and group insurance
- KiwiSaver
- Financial planning and managed fund investments, including portfolios accessed through Consilium's Synergy Investments platform
- Fire and general insurance
- Property Development Referral Partners. We may refer clients to selected property development firms. Any referral fees will be disclosed.

Products we provide financial advice about

- Personal and group insurance (life cover, disability, income protection, trauma)
- KiwiSaver
- Fire & General insurance
- Managed funds, model portfolios, and custodial investment platform services available through Consilium's Synergy Investments

- Investment property research and support when appropriate to your goals (non-real estate advice)

Providers we are partnered with:

- **Life and Health Insurance Providers:** AIA, NIB, Chubb Life, Partners Life, Fidelity Life, Asteron Life
- **KiwiSaver Providers:** NZ Funds, Generate, Milford, Pathfinder, ANZ, Booster
- **Fire & General Providers:** Blanket, AON
- **Investment and Platform Providers:**
 - Consilium / Synergy Investments (custodial platform and model portfolios)
 - NZ Funds Wealth Builder and managed funds
 - Generate Managed Funds
 - Other managed fund providers as disclosed in your personalised advice

Property Development Referral Partners

We may work with a range of property development firms when clients are considering property investment. These relationships are referral-based and are not a recommendation to purchase. You should seek your own legal, tax, and valuation advice before proceeding with any property investment.

Fees and Expenses

We do not charge a fee for the financial advice that we provide. If you decide to take out any policies with us, Invicta Financial will receive a commission from the providers that we work with. The commissions we receive are paid by the product providers and do not increase the cost of the product for you.

Insurance (Life & Health)

- Initial commission: 0–240% of the first-year premium
- Ongoing commission: 0–25% of annual premiums

KiwiSaver

- Initial commission: \$0–\$300 depending on PAYE income and transfer balance
- Ongoing administration payment: 0–0.5% of account balance

Fire & General Insurance

- Initial commission: 0–50% of first-year premium

- Ongoing commission: 0–10% of annual premiums

Investment and Financial Planning

If you invest through Synergy or another managed fund provider, Invicta may receive an ongoing adviser service fee or commission. The amount will be disclosed before you decide.

Platform, custodial, and fund management fees may also apply and are paid to the relevant provider, not to Invicta Financial. These will be disclosed in your personalised advice.

Property Referral

If we refer you to a property development firm, we may receive a referral fee and will disclose this if it applies.

Adviser Remuneration

Our financial advisers are paid via commission or a fixed salary. Salaried advisers may also receive a discretionary bonus based on their contribution to the business. This bonus reflects their overall performance, including meeting client service standards, compliance obligations, generating new business, and achieving business objectives. Commission-based advisers are not incentivised to recommend one provider over another, all recommendations are made based on your individual needs.

We may refer you to other service providers, including Generate Managed Funds & NZ Funds Wealth Builder. If you decide to invest with Generate or NZ Funds, we will receive a commission for referring you. The commission is an ongoing payment of 0.00% - 0.40% of your account balance, paid to us by Generate & NZ Funds from the revenue they receive from the fees you pay.

Some advisers at Invicta, may offer advice on other managed funds, which may include an ongoing commission of between 0.00% and 1.00% of funds under management.

Although different providers offer varying levels of remuneration, our recommendations are based solely on your needs, not commissions. We follow a strict process to ensure the fund selected is best suited to your risk profile and investment goals.

We will disclose the exact remuneration we receive when we provide our recommendation to you.

How we manage conflicts of interest

All of the services Invicta Financial offers are provided free of charge to our clients. This is because we are paid by the providers when one of their products is taken up on the back of our recommendation. Although we are paid by the providers, we always put your interests first:

- We follow a proven 6-step advice process that puts our clients' needs at the heart of the advice process
- We identify and disclose the maximum level of commission we may get on the back of our recommendation
- If our recommendation involves replacing cover, we will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. We will also let you know if there is anything your existing provider covers that the recommended provider will not.
- All our recommendations are provided in writing with an explanation as to how they are based on your individual needs
- Invicta Financial completes internal and external reviews of our advice process to ensure we follow a thorough review process that puts client interest first
- Where we refer clients to property development firms, Invicta may receive a referral fee. This will be disclosed to you if applicable before proceeding.
- We regularly review our partnerships to ensure any potential conflicts of interest are identified and managed

Our Duties

Invicta Financial and anyone giving financial advice on our behalf have duties under the Financial Markets Conduct Act 2013 relating to the way advice is given. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice is not 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).
- 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 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 contacting us, or by visiting the [Financial Markets Authority website](#).

The Code of Conduct standards can be read here: [Code of Conduct Standards](#).

Important Information

Investment products carry risk, including potential loss of capital. Past performance is not indicative of future returns. Invicta Financial does not provide tax or real estate agency services. You should seek independent tax, legal, and property advice before making investment decisions.

What if something goes wrong:

Internal Complaints Process

If you have a problem, concern or complaint about any part of our advice or service, please tell us so that we can try to fix the problem. Our internal complaints team can be reached via:

- **Email:** info@invictafinancial.co.nz
- **Phone:** 0800 468 282

Our internal complaints handling process is as follows:

- We will consider your complaint 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 ten working days of receiving them.
- If we cannot do so, we will contact you to let you know we need more time and provide a realistic timeframe.
- 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.
- We aim to resolve complaints fairly and promptly. If you're not satisfied with the outcome, the external dispute resolution service is independent, free of charge, and available to help

External Complaints Process

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme – [Financial Service Complaints Limited](#). This service will cost you nothing and will help us resolve any complaints.

- **Address:** PO Box 5967, Wellington 6140
- **Phone:** 0800 347 257
- **Email:** info@fscl.org.nz