



## Important information about me and how I work

**My name is Malcolm Shepherd. I provide advice on behalf of my own company Quantum Financial Advisers who is the Financial Advice provider License Holder.**

### My contact details

Registration numbers	Malcolm Shepherd	FSP No. 396326
	Quantum Financial Advisers	FSP No. 729991
Address:	10 Fairway Drive, Kerikeri 0230. PO Box 501, Kerikeri 0245.	
Phone:	021 552 782	
Email:	<a href="mailto:malcolm@quantum.kiwi">malcolm@quantum.kiwi</a>	

### Areas I can provide personal advice

#### LENDING

**The following are the areas of lending advice that I can provide:**

- Residential
- Rural
- Commercial
- Business
- Asset finance
- Personal loans
- Budget advice

Please note that although I can give advice on the areas of lending advice above, I no longer act as a mortgage adviser and will refer you to one of my team to assist with your needs.

#### INSURANCE / RISK

**The following are the areas of personal or business risk advice that I can provide:**

Personal risk insurance needs arising from:

- Untimely death (life insurance)
- Suffering a specific serious illness or disability (trauma insurance)
- Suffering a permanent disability (permanent disability insurance)
- Loss of income through sickness or disability (Income protection insurance)
- Needing timely hospital or specialist treatment (health insurance)

Business risk insurance needs arising from:

- The loss of a key person through death or disability
- Retirement of business debt and other liabilities caused by death or disability.
- Succession, partnership and share purchase needs caused by death or disability.

Referral fees

We do receive referral fees on successful mortgage, insurance and KiwiSaver arrangement up to 30% of the gross commission earned.

For successful property referrals we receive fees between .5 – 3% of the property sale

**Please note: any product-related financial advice will be outsourced to Become Wealth.**

**I follow the 6-step advice process to help my clients identify and reach their financial objectives. This 6-step process is the international benchmark for financial planning - a holistic approach which is proven to increase the likelihood of you achieving your financial goals.**

1. Establishing the areas of advice for the current engagement
2. Questioning and discussion about your needs and objectives
3. Further analysis and research and designing a solution to match your needs
4. Preparing a written report for you
5. Presenting my recommendations to you and implementing any agreed solutions
6. Reviewing these solutions and strategies on a regular basis

## **My duties and obligations to you**

**I have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice. I am required to:**

- Ensure you understand the nature and scope of service you ask me to provide
- Provide a service and advice that is relevant to this scope of service and suitable to your circumstances and needs
- Listen to your needs, concerns, preferences and to treat you fairly and with respect
- Act with integrity and give priority to your interests and give advice not influenced by our own interests
- Exercise care, diligence and skill in providing you with advice
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice requested
- Ensure you understand my advice and recommendations and any associated risks
- Keep you informed along the way and communicate in a timely, clear and effective manner

This is only a summary of the duties I have; more information is available by visiting the Financial Markets Authority website <https://www.fma.govt.nz>

I belong to a professional organisation, **Financial Advice New Zealand**, and as such I am required to abide by their professional standards