

About our Financial Advice Service

March 2026 | V6



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FSP number: FSP 20861

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Licence status and conditions

Helm Wealth Advisory Limited (“Helm Wealth Advisory”, “we”, “us” or “our”) holds a licence issued by the Financial Markets Authority -Te Mana Tātai Hokohoko to provide financial advice services (FAP licence). You can find more details of the standard conditions for our FAP licence on the [Financial Service Providers Register](#).

Nature and scope of financial advice services

Helm Wealth Advisory is an investment business. The scope of our financial advice to you may include:

- a. Recommendations and opinions about investing in Helm Wealth Advisory products, or about using our Discretionary Investment Management Service (DIMS)
- b. Comprehensive investment planning

We provide advice on products and services issued or provided by us or our affiliates, such as Pathfinder Asset Management Limited and Salt Investment Funds Limited, as well as independent financial products that we may use to construct your investment portfolio.

These include:

- Managed investment funds including KiwiSaver and UK Pension Transfers
- New Zealand and international listed and unlisted securities including but not limited to shares in companies
- Property trusts
- Fixed interest securities
- Cash and cash equivalent
- Derivatives
- Other structured investment products

We generally provide ongoing financial advice as part of our DIMS service. However, you may choose the scope and level of advice that suits your purpose.

We do not provide financial advice on contracts for insurance, consumer credit contracts or mortgages. We do not provide advice on debt structuring, taxation, legal or accounting but may assist in identifying issues which will need other specialist advice. We can work alongside your tax, accounting, and legal advisers to ensure our advice is integrated with their advice.

We are able to provide factual information about the performance of our investments at any time.

Fees, expenses, or other amounts payable

Helm Wealth Advisory charges investment planning fees based on the number of hours a financial adviser spends on collecting and analysing information and preparing a written report. The number of hours spent will be determined by the complexity of a clients' circumstances. A quote for fees will be provided to clients before we engage in any investment planning.

Helm Wealth Advisory does not charge fees, expenses or any other amounts for giving recommendations or opinions about investing in our own products or service. You will be charged adviser fees if you decide to invest outside our products or service. These fees cover our ongoing investment advice and portfolio monitoring. Before you invest with us, we will provide you with details of the fees, expenses or other amounts payable. You can also find details of the management fees we charge in our Investment Proposals for our DIMS strategies, or in our Product Disclosure Statements (PDS) for our managed funds.

Conflict of interest and commissions or other incentives

As stated above, we generally only provide advice in relation to products or services offered by us or our affiliates. If you decide to invest in these products or services, we will earn management and other fees from those products.

Our funds, and the DIMS strategies that we manage, may invest in third party funds or products in relation to which we may receive fee rebates or commissions. In that case, we will pass those amounts back to the funds or DIMS clients.

Helm Wealth Advisory, its affiliates and the employees and directors of those companies may have interests in the financial products that we recommend. They may invest in the financial products themselves or on behalf of other clients. Details of other specific conflicts of interest will be disclosed in relation to each transaction.

We manage these conflicts of interest by ensuring that we prioritise your interests above our own. We disclose the nature of any conflicts to you and ensure that all financial products that we invest in on your behalf are made on 'arm's length terms' in accordance with the relevant investment strategy.

Helm Wealth Advisory's conflict of interest statement can be found in *Section 5 - Helm Wealth Advisory conflicts of interest* of the Service Disclose Statement (SDS) for the DIMS strategies or [Conflict of Interest Disclosure Statement](#) for our managed funds.

Complaints process

If you have a problem, concern or complaint about any part of our advice or service, please tell us so we can try to fix the problem. Please contact our Senior Compliance Officer via post (as stated at the beginning of this document) or email at complaints@helmwealth.co.nz. We have an internal complaints process in place to address issues. We will reply to you within two working days (excluding public holidays and weekends). We aim to resolve your complaint in a timely manner and will indicate to you how long the complaint may take to resolve.

Dispute resolution process

If your issue is not resolved, or if you decide not to use the internal complaints process, you can contact our external dispute resolution scheme:

Financial Services Complaints Limited (FSCL)

Address: PO Box 5967, Wellington 6140

Phone: 0800 347 257

Email: complaints@fscl.org.nz

FSCL will not charge a fee to any complainant to investigate or resolve a complaint.

Duties information

Helm Wealth Advisory and any person giving advice on our behalf is bound by legislated duties to:

1. Give priority to your interests
2. Exercise care, diligence and skill in providing you with advice
3. Meet the standard of ethical behaviour, conduct, and client care set out in the code of conduct
4. Meet the applicable standards of competence, knowledge, and skill set out in the code of conduct.