

CP Wealth Disclosure

March 2026 | V2



helm wealth
advisory



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Before we get started

As professional advisers, there is important information you need to know before we can provide you with the details on the advice we offer.

Licence information

Helm Wealth Advisory Limited trading as CP Wealth”, (“we”, “us”, or “our”) is a Financial Advice Provider holding a license issued by the Financial Markets Authority (FMA) to provide financial advice. We hold a Class 2 Licence allowing us to provide regulated financial advice.

FSP number: FSP 20861

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Email: invest@helmwealth.co.nz

Phone: (+64) 9 358 1517

Date of preparation: March 2026 (version 2)

Nature and scope of advice

We can provide advice on the following areas:

- Retirement planning
- Investment planning
- Investment advice
- KiwiSaver planning
- Cash management

Financial products and providers we deal with

We provide advice in relation to the following financial advice products:

- Managed funds including KiwiSaver and superannuation
- Shares of listed companies
- Shares of listed property companies and real estate investment trusts
- Exchange Traded Funds (ETFs) and investment trusts
- Bonds (domestic and foreign), including Government, Local Authority and corporate bonds
- QROPS scheme (UK Pensions)
- Cash, term deposits and money market funds
- Alternative investments, including private equity and partnerships (wholesale investors only).

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.

Our advice process

We follow a five-step advice process which enables us to understand your situation, objectives, and goals. We gather financial information that we analyse, creating a bespoke financial plan and investment strategy. This process is collaborative, and we ensure that you understand and are comfortable with the recommended solutions.

We monitor your investments and provide regular reviews and reporting.



Conduct

We and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services regarding how we give advice.

We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our interests do not materially influence our advice
- 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 ensure we treat you as we should and give you suitable advice).

Conflict of interest and commissions or other incentives

We may recommend DIMS strategies and investment portfolios that contain 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.

CP Wealth, our 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.

A portion of our financial advisers' remuneration may be based on the fees we receive for the products or services you invest in as a result of their advice to you.

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.

Our 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.

Fees or expenses

We do not charge for an initial Discovery meeting to learn about your situation. When you engage with us, we will confirm the specific fees you will be charged, which depend on the nature and scope of the advice or service we provide. We will discuss and agree on the actual fees before we proceed and explain how they are payable.

Full details of the fees applicable to your situation will be outlined in your Financial Plan.

Commission

Any brokerage, rebates, commissions, or other forms of payment payable to us from making investment recommendations are fully rebated to clients.

However, we have some historic insurance savings and investment product providers who may pay a commission to us to fund the ongoing servicing cost of their investment product. We can confirm the amount of commission payable on these particular products upon request.

Privacy/ data collection

To give our clients the very best advice we need to collect personal information about their financial circumstances. In the digital age we live in, we take our responsibilities under the Privacy Act 2020 very seriously. Details of our Privacy Policy can be found here: [privacy policy](#)

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.