



**Danielle Louise Auld, FSP259825**  
*Authorised Financial Adviser*

## Adviser Declaration

*This document was prepared on: 12<sup>th</sup> November 2019*

### **BWT Financial – About us**

BWT Financial offers a holistic approach to financial planning, providing personalised service tailored to the financial objectives and goals of our clients. We do not charge for the advice at our first meeting. The business is impartial, providing financial planning in partnership with some of the world's leading financial service providers.

### **My experience**

I am an Authorised Financial Adviser (AFA) through the Financial Markets Authority and am a member of Financial Advice New Zealand. My expertise is providing investment, retirement planning, estate planning, KiwiSaver and cash flow management. I am a director and shareholder of BWT Financial Ltd, a specialist wealth management company which aims to provide the best solution for you to make an informed decision about your financial situation.

In 2007, I began my investment advice career working with one of the oldest and most respected Private Banks in the UK, Coutts & Co as a Private Banker, where I provided specialist advice to wealthy entrepreneurs. In 2012, I took over the management of the Executives department at Coutts & Co, before moving to New Zealand to work at BNZ as a Private Banker in late 2012 where I became AFA. After 5 years at the Bank, I bought into BWT Financial.

### **My relevant qualifications**

- Certificate in Company Direction (IOD - 2019)
- National Certificate in Financial Services (Level 5) (2013)
- Private Client Investment Advice and Management Certificate (MSCI – 2011)
- BSc(Hons) in Financial Mathematics (2004)
- Financial Planning Certificate (CertPFS) (2003)
- Mortgage Advice Qualification (CertCII(MP)) (2002)

I keep my qualifications up-to-date through continuing education (consisting of seminars, technical briefings, product accreditation and conference workshops) for a minimum of twenty hours per year and sixty hours of continuing professional development every two years. This includes keeping up-to-date with changes to relevant consumers laws such as the Fair Trading Act 1986.

## How I give advice

When I give advice, I follow the internationally recognised six-step process:

1. Establishing the client-adviser relationship,
2. Gathering client data and determining the client's goals and expectations,
3. Analysing and evaluating the client's financial position, cash and debt management, personal and business insurance, retirement planning, estate and tax, and/or investment needs
4. Developing and presenting our written advice,
5. Overseeing the implementation of the plan, and
6. Monitoring and reviewing the plan.

This can require a series of meetings with a prospective client before our advice is finalised. It also means I maintain a close ongoing relationship with clients, regularly reviewing progress and working with them over time to ensure their goals can be met.

The services I provide will depend on your needs. They may include any or all of those detailed in this document.

My advice can take account of your personal objectives, financial situation and needs. It will be clear and concise, with enough detail for you to make an informed decision about whether to act on it.

I am a member of Financial Advice New Zealand and adhere to their Code of Ethics and Practice Standards in all facets of our business.



## Services and products I provide

The financial adviser services I provide are in relation to the following areas:

- Comprehensive Wealth Management – full analysis of your situation and ongoing wealth management in order to help meet your long-term financial goals
- Investment or Retirement Planning - considering risk profile, investment timeframes and cash flow needs, recommending appropriate solutions to you.
- Cash Management - Providing personal advise on budgeting, debt restructuring and establishing sufficient cash reserves.
- Philanthropy – helping you achieve your long-term philanthropic goals.

## Other interests and relationships

BWT Financial Limited is associated with Bright Wild Thomas & Lee Limited, an accountancy firm. The companies share 3 director / shareholders. We operate as distinct companies, and information is only shared between companies where it is relevant, and where we hold explicit written authority from clients. I have no obligation or incentive for clients to be referred to their accountancy service, and there is no expectation that our client base will be shared.

BWT Financial has an Adviser Service Agreement in place with Consilium NZ Limited. Consilium offers a full suite of diversified investment strategies to help advisers build comprehensive investment solutions for their clients. Consilium provide us with systems, materials, procedures, research, intellectual property and services to help us provide comprehensive and competitive financial planning, investment and advisory services to our clients. BWT Financial pays to Consilium a monthly fee for all systems and services provided under this Agreement, calculated in accordance with our client funds under management held on the FNZ (Consilium) Platform.

It is important to note that we are not bound in any way by the recommendations made by Consilium and therefore retain our independence. It is however our intention to largely follow their recommendations once we have done our own due diligence and have determined that such solutions are in the best interest of our clients.

I do not have any preferential terms (other than those readily offered to other market participants) or production performance agreements with any product provider. I do not have any other commercial relationships or contractual arrangements that present any conflicts of interest to consumers generally which would be reasonably likely to materially influence me in providing the financial adviser service.

I am not required to place any level of business with any supplier or financial organisation.

As a business, we choose to work exclusively with Booster for KiwiSavers. We receive no additional benefit for this exclusivity, nor are we bound in any way to maintain it.

### **Professional Indemnity Insurance**

We have professional indemnity insurance which covers all my areas of practice as listed above. This insurance provides protection for clients for:

- any error or omission;
- defamation;
- employee dishonesty; and
- includes full "prior acts" protection.

The underwriter is IAG New Zealand Limited.

As with all insurance, this cover has limitations and is subject to certain exclusions and terms and conditions.