DANIEL HUR

FSPR Number: 1012414

Email: daniel.hur@cambridgepartners.co.nz

Telephone: 03 364 9119 or 022 028 0578

Office: Level 5, 62 Worcester Street
PO Box 1378 Christchurch 8140

QUALIFICATIONS

I hold the following qualifications or accreditations, which are relevant to my role as an adviser:

- Bachelor of Commerce (Accounting and Finance), University of Canterbury
- New Zealand Certificate in Financial Services Level 5, Investment

EXPERIENCE

I am a Financial Adviser providing financial planning advice to a broad range of clients, including individuals, families, professionals and business owners.

I have over 7 years of experience across the banking and financial services industry, including roles supporting both personal and business clients, as well as more recent experience working as a Financial Adviser. My background has provided me with a strong foundation in client relationship management, understanding client needs across different financial situations, and supporting sound financial decision-making.

I work directly with clients throughout the financial advice process, including understanding their financial circumstances and objectives, preparing financial plans, undertaking cashflow modelling, presenting personalised advice, supporting implementation, and completing ongoing reviews. I work with clients across different life stages to help ensure their financial plans remain appropriate as their circumstances change.

AREAS I CAN ADVISE ON

- Investment Advice and Financial Planning (including strategic asset allocation, investment recommendations, and cash management)
- Retirement Planning and KiwiSaver
- Class Discretionary Investment Management Service (DIMS)

PRODUCTS I CAN ADVISE ON

- Shares of listed companies and property entities
- Listed Corporate and Government Bonds
- Managed Funds, including Exchange Traded Funds and Investment Trusts
- KiwiSaver and Superannuation
- Cash and Term Deposits

PRODUCT PROVIDER LIMITATIONS

I am not tied to any product provider, and the specific details of providers I recommend will be detailed in my advice documentation.

HOW I OPERATE

I am employed by Cambridge Partners Limited (FSP26104), a Financial Advice Provider, holding a license issued by the Financial Markets Authority (FMA) to provide financial advice.

I follow an advice process that ensures my recommendations are made based on your goals and circumstances.

CONDUCT

As a Financial Adviser, I am subject to certain obligations contained in the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services.

I am required to:

- give priority to your interests by taking all reasonable steps to make sure my own interests don't materially influence my advice.
- exercise care, diligence, and skill in providing you with advice.
- meet standards of competence, knowledge, and skill requirements designed to make sure that I have the expertise needed to provide you with advice.
- meet standards of ethical behaviour, conduct, and client care designed to ensure I treat you as I should and give you suitable advice.

RELIABILITY HISTORY

Neither Cambridge Partners Limited nor I have been bankrupt or insolvent, have no criminal convictions, or have been publicly disciplined (referred to as a reliability event).

CONFLICTS OF INTEREST AND INCENTIVES

Cambridge Partners has a Conflicts of Interest Policy designed to identify potential conflicts. This policy is designed to ensure your interests are always prioritised over mine. Regular training is provided to ensure any actual or perceived conflicts are identified and managed appropriately to ensure they do not impact the independence of advice.

I may receive business support services from suppliers, including training and educational assistance, from time to time. I may also, on occasion, receive sundry merchandising materials.

I am remunerated by salary and a discretionary bonus. The discretionary bonus is based on a number of metrics set at the start of each financial year, including achieving client service levels, compliance obligations, and new business. Cambridge Partners receives all adviser and planning fees disclosed.

FEES

Cambridge Partners is a fee-only private wealth management advisory firm. We do not charge for an initial meeting where we get to know you.

Any fee charged to you subsequently will depend on the nature and scope of the advice or service we provide. My fee for providing the initial services (normally included in the investment plan or advice document) will be set out in the Scope of Service for approval before the services are provided. This quotation will specify the payment terms.

Fee Type	Fee Excl GST	Description
Discovery Meeting	Complimentary	An initial meeting to get to know you, listen to you to understand your objectives and circumstances.
Advice and Plan Fee	The cost of the initial plan is likely to range between $1,000 and $3,000. For certain complex situations, the cost of the initial plan may range between $3,000 and $8,000.	This fee will include all planning and presentation meetings with you, the time we take to determine our advice, and the production/implementation of the Financial Plan. The plan preparation fee is based on the scope and complexity of advice provided to you. A quotation and payment terms will be provided to you for approval before the services are provided.

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<tr>
<td>Adviser Fees*</td>
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<tr><td>Up to $500,000</td><td>1.10%</td></tr>
<tr><td>$500,001 - $1m</td><td>1.05%</td></tr>
<tr><td>$1m - $2m</td><td>0.82%</td></tr>
<tr><td>$2m - $5m</td><td>0.50%</td></tr>
<tr><td>$5m plus</td><td>Up to 0.40%</td></tr>
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<td>After engaging with Cambridge Partners and proceeding with our investment recommendations, our Adviser Fees will be applied to portfolios that we recommend and for which we provide ongoing management services.

These fees include our ongoing investment advice and portfolio management.

Fees are not levied on assets outside those we directly manage.</td>
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<td>Custodial Administration Fee*</td>
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<tr><td>Up to $500,000</td><td>0.18%</td></tr>
<tr><td>$500,001 - $1m</td><td>0.12%</td></tr>
<tr><td>$1m - $5m</td><td>0.08%</td></tr>
<tr><td>$5m plus</td><td>0.05%</td></tr>
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<td>To further protect client assets and to simplify administration, investment assets are held via a Custodian Platform.</td>
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Note: The Advice and Plan Fee and Adviser Fees are subject to GST, whereas the Custodial Administration Fees are not subject to GST.

Investment Management Fees & Brokerage*

Depending on the investments selected, there may also be investment management fees (charged by the fund manager). Brokerage and transaction fees are incurred when purchasing and selling securities and are based on the value of the transaction. Brokerage fees vary depending upon the security being traded and the exchange they are traded on. This information will be detailed when the advice is provided.

*These fees, along with the Adviser and Custodial Fees, will be deducted from the investment portfolio.

KIWISAVER

We offer KiwiSaver Advised Solution options. All fees will be confirmed, along with an indication of the cost, when the advice is provided.

COMMISSION

Any commission, brokerage, or other forms of payment payable to us from making investment recommendations is fully rebated to clients.

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: cambridgepartners.co.nz/privacy-policy/

COMPLAINTS HANDLING

If you have a problem, concern, or complaint about any part of our advice or service, please contact me in the first instance. Alternatively, you can put your complaint in writing to our Compliance Manager. An initial acknowledgment of receipt will be provided within one business day. The Compliance Manager will then formally acknowledge the complaint within five business days, and then in good faith, try to resolve the matter as per our internal complaints process.

CONTACT: Compliance Manager
Cambridge Partners
PO Box 1378
Christchurch 8140

PHONE: 03 364 9119

EMAIL: complaints@cambridgepartners.co.nz

If the complaint is not resolved to your satisfaction, using our internal process, you can access a free and independent resolution company, Financial Disputes Resolution Service, which will help with investigating or resolving your complaint.

ADDRESS: Financial Disputes Resolution Service
Freepost 231075
PO Box 2272
Wellington 6140

PHONE: 0508 337 337

EMAIL: enquiries@fdrs.org.nz

I welcome any questions or queries you have in relation to this information but more importantly, I look forward to working with you.