



Evolve Group Limited Disclosure Policy

As a licensed Financial Advice Provider, Evolve Group Limited must abide by the Financial Markets Conduct Act 2013 which required us to disclose certain information to the client when providing our services.

As well as helping us meet our obligations under the act, disclosure helps us ensure that the client can make well informed decisions at each stage of our relationship. This begins with their decision as to whether they want to work with Evolve Group Limited.

It gives the client confidence in the industry and advice process and by assures them that although we are paid by providers, it is their interests that we are looking after.

The four types of disclosure are:

Publicly available information

This allows the client to find out about our business, the services we offer and how we do things so that they can decide whether or not they would like to do business with us.

When the Scope of Service is known

This information given at this stage relates to the adviser providing advice on behalf of Evolve Group Limited so that they can make an informed decision as to whether or not they would like to continue dealing with the adviser. This includes any limitations on the service the adviser is able to offer as well as conflicts of interest and how they are managed.

When the Advice is being provided

When a recommendation is made to the client, the required disclosure is to let them know about any conflict of interest the adviser might have and confirming how Evolve Group Limited manages that as a business. This includes details of any remuneration Evolve Group Limited receives based on the client agreeing to proceed with the recommendation, how we manage conflicts of interest and what our duties are under the Financial Markets Conduct Act 2013.

If the client wants to complain about our services

If the client is unhappy with any aspect of the service the received from Evolve Group Limited and they would like to make a complaint, we let them know how we manage complaints internally and that we are a member of an Approved Dispute Resolution Scheme if they wish to escalate their concerns.



Our Process

We disclose the required information in the following ways:

1. Publicly available information

We make the following information available on our website to help a client decide whether they want to engage with Evolve Group Limited for our services:

- The name and contact information for Evolve Group Limited.
- Confirmation that we are licensed by the FMA to provide financial advice services and details of our registration and licence.
- The types of services we offer and the providers we have agreements with for each of those services.
- An explanation of how Evolve Group Limited is paid for their services, any other fees or conflicts of interest that may exist, and how we manage these conflicts to ensure we are acting in the client's best interest.
- Details of our internal complaints process and confirmation of our Dispute Resolution Service provider including the fact they are independent and free of charge.
- An outline of our duties as a Financial Advice Provider to:
 - Meet the standards of competence, knowledge and skill.
 - Give priority to the client's interests.
 - Exercise care, diligence and skill.
 - Meet the standards of ethical behaviour and conduct set out in the Code of Professional Conduct for Financial Advice Services.

2. When the Scope of Service is known

Once the Scope of Service is known, the Evolve Group Limited adviser must present a copy of our Adviser Disclosure Information. This lets the client know:

- The name and FSPR details of the Evolve Group Limited adviser, and confirmation that they work as a financial adviser, giving financial advice on behalf of Evolve Group Limited.
- Any disciplinary or bankruptcy history or regulatory actions involving the advisor that might influence the client's decision as to whether they want to use their services.
- The services that the adviser is able to provide and the providers that they work with.
- Details of how the adviser is paid and the range of commission that the adviser may get depending on which products and/or providers they recommend.
- An explanation of the steps we take to make sure that the client's interests are put ahead of our own interests when there is a conflict.



3. When we provide our recommendation

Our Statement of Advice includes the required disclosure information to help the client make an informed decision when choosing whether or not to follow the adviser's recommendation:

- Confirmation of the Scope of Service and any limitations of the service (whether adviser or client driven).
- The amount of potential commission based on the provided recommendation and who it will be received from.
- Any donations due to The Evolve Foundation. Part of Evolves business model is to give back. More information is found in the FAQ section on our website – www.evolving.co.nz
- We reconfirm our duties as a Financial Advice Provider to:
 - Meet the standards of competence, knowledge and skill.
 - Give priority to the client's interests.
 - Exercise care, diligence and skill.
 - Meet the standards of ethical behaviour and conduct set out in the Code of Professional Conduct for Financial Advice Services.
- We remind them that we have an internal complaints process if there is any aspect of our service they are unhappy with and direct them to our website for the details of our Dispute Resolution Scheme.

4. When the client wishes to make a complaint

- We direct them to our website for details of our complaints process or email them with the necessary information for them to proceed with their complaint.



How Compliance is Monitored

Evolve Group Limited engages with The Adviser Platform to review files from time to time, in order to have a third party review my advice to ensure that I am following the code as prescribed by the Financial Markets Authority.

Related Documents

Personal Information Authority / Scope of Service & Declaration
The Adviser Platform (TAP) Data Privacy & Protection Overview

Related Policies

Record Keeping Policy – A copy of the policy is available on request
Advice Policy – A copy of the policy is available on request
Complaint Policy – A copy of the policy is available on request

Version Control

This policy is reviewed on an annual basis and was last reviewed on February 23rd 2021.