

Financial Advice Provider Disclosure Statement

This Disclosure Statement has been issued by Smartshares Limited (**Smartshares**) in accordance with the Financial Markets Conduct Act 2013 (**FMC Act**). The Act requires financial advice providers (in this case, Smartshares) to provide information contained in this statement to you, before giving you financial advice.

Smartshares is the manager and issuer of the following SuperLife managed investment schemes:

- SuperLife Invest
- SuperLife KiwiSaver Scheme
- SuperLife Superannuation Master Trust
- SuperLife UK Pension Transfer Scheme
- SuperLife Workplace Savings Scheme

This Disclosure Statement provides:

- Smartshares' details;
- a description of the scope of the advice Smartshares will give you; and
- any other information that we are required to give you under the Act.

Financial Advice Provider	<p>Smartshares Limited Level 1, NZX Centre, 11 Cable Street, Wellington 6011 PO Box 105 262, Auckland 1143</p> <p>Phone: 0800 80 87 80</p> <p>Email: smartshares@smartshares.co.nz</p>
Licensing status and conditions	<p>Smartshares Limited (FSP26531) holds a Class 2 Financial Advice Provider licence issued by the Financial Markets Authority.</p>
Nature and scope of advice	<p>Smartshares and our financial advisers can provide you with financial advice on the financial products issued and managed by Smartshares. We will not advise you about other financial products.</p> <p>The scope of the advice given by Smartshares and our financial advisers is limited to providing advice on:</p> <ul style="list-style-type: none"> • joining/transferring; • fund selection; and/or • savings projections, <p>that relate to the five SuperLife managed investment schemes - SuperLife Invest, SuperLife KiwiSaver Scheme, SuperLife Superannuation Master Trust, SuperLife Workplace Savings Scheme and SuperLife UK Pension Transfer Scheme.</p>



Fees	<p>There is no fee associated with the advice provided by Smartshares or our financial advisers.</p> <p>You will be charged fees for investing in the SuperLife managed investment schemes. Fees are deducted from your investment and will reduce your returns. Small differences in these fees can have a big impact on your investment over the long term. Before making any decision it's important that you read through the schemes' product disclosure statements which include information on the schemes' fees and charges. This is available on the SuperLife website at www.superlife.co.nz.</p>
Duties	<p>Smartshares and our financial advisers are subject to certain duties under the FMC Act and regulations. These include:</p> <ul style="list-style-type: none">• meeting the standards of competence, knowledge and skill set out in the Code of Professional Conduct for Financial Advice Services (Code);• giving priority to client's interests;• exercising care, diligence and skill; and• meeting the standards of ethical behaviour, conduct and client care set out in the Code.
Conflicts of interests, commissions or incentives	<p>Smartshares and our financial advisers do not receive any commissions or incentives from any third parties. Our financial advisers are remunerated by salary and do not receive any bonus or commission. No conflicts of interests have been discovered as having potential to materially influence the financial advice.</p>
Complaints and dispute resolution process	<p>Internal complaints process</p> <p>If you have a complaint about Smartshares' financial advice or products, you can complete a complaint form (available on the SuperLife website) and send it to us at:</p> <p>Smartshares PO Box 105 262 Auckland 1143</p> <p>Email: complaints@smartshares.co.nz</p> <p>We have a Complaints Policy that outlines the process for how complaints are managed internally. In summary:</p> <ul style="list-style-type: none">• We will acknowledge your complaint within two business days of receiving the complaint and inform you of the indicative timeframe for our response.• We will assess the information provided by you and either provide an explanation or resolution, make a request for more information, or conduct an investigation if necessary.• Where an investigation has been undertaken, we will report the conclusion of our investigation to you.



External complaints process

If you are not satisfied with Smartshares' conclusion of the investigation and if Smartshares has no further information to provide to you, you may then refer your complaint to the Supervisor (Public Trust) at:

Complaints
Public Trust
Private Bag 5902
Wellington 6140

Telephone: 0800 371 471
Email: cts.enquiry@publictrust.co.nz

If you make a complaint to us (or the supervisor), and the complaint cannot be resolved, you may refer it to Financial Services Complaints Ltd (**FSCL**) – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service.

Financial Services Complaints Limited
PO Box 5967
Wellington 6140

Telephone: 0800 347 257
Email: complaints@fscl.org.nz

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

This information is available as a hard copy and/or an electronic copy on request. Please contact your financial adviser at Smartshares for request of information.