

Financial Advice Provider Disclosure Statement

This Disclosure Statement has been issued by Smartshares Limited (**Smartshares**) in accordance with the Financial Services Legislation Amendment Act 2019 and Financial Markets Conduct Act 2013 (**FMC Act**). Those Acts require financial advice providers (in this case, Smartshares) to provide information contained in this statement to you, before giving you financial advice.

This Disclosure Statement provides:

- Smartshares' details;
- a description of the scope of the advice Smartshares will give you;
- details of the Smartshares' advisers who will undertake and have responsibility for the advice we are giving you; and,
- any other information that we are required to give you under the Acts.

Financial Advice Provider	<p>Smartshares Limited Level 7, 21 Queen Street, Auckland PO Box 106 555, Auckland 1143</p> <p>Phone: 0800 80 87 80</p> <p>Email: smartshares@smartshares.co.nz</p>
Licensing status and conditions	<p>Smartshares holds a transitional Financial Advice Provider (FAP) licence and this transitional FAP licence is subject to conditions imposed by regulations under section 403 of the FMC Act.</p> <p>Smartshares intends to apply for a full FAP licence in 2023.</p>
Nature and scope of advice	<p>Smartshares can provide you with financial advice on the financial products issued and managed by Smartshares. Smartshares will not advise you about other financial products.</p> <p>The scope of the advice given by the Smartshares 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 four SuperLife managed investment schemes - SuperLife Invest, SuperLife KiwiSaver scheme, SuperLife workplace savings scheme and SuperLife UK pension transfer scheme.</p>
Fees	<p>There is no fee associated with the advice provided by Smartshares.</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 is 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 on the Code.
Conflicts of interests, commissions or incentives	<p>Smartshares does not receive any commissions or incentives from any third parties. 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> <ul style="list-style-type: none">• If you have a complaint about Smartshares' financial advice or products, you can complete a complaint form (available on Smartshares' website) and send it to us at: Smartshares PO Box 106 555 Auckland 1143 Email: complaints@smartshares.co.nz <p>External complaints process</p> <ul style="list-style-type: none">• 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 PO Box 1598 Shortland Street Auckland 1140 Telephone: 0800 371 471 Email: cts.enquiry@publictrust.co.nz• Smartshares is a member of the Financial Services Complaints Limited (FSCL) Scheme, which is an independent dispute resolution scheme. If your complaint cannot be resolved with the Supervisor, you may refer it to the FSCL at: Financial Services Complaints Limited PO Box 5967 Wellington 6140 Telephone: 0800 347 257 Email: complaints@fscl.org.nz

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.