
Disclosure Statement

Welcome to HencoZ Financial Services Limited

Version 9 from 28 May 2026

LICENSING INFORMATION

HencoZ Financial Services Limited (FSP1006127) holds a licence issued by the Financial Markets Authority to provide financial advice.

NATURE AND SCOPE OF ADVICE

HencoZ Financial Services provides advice to our clients about their life insurance and health insurance. Our financial advisers provide financial advice in relation to these financial advice products.

We only provide financial advice about products from certain providers:

- For life insurance, we work with AIA NZ, ASTERON, Fidelity Life and NIB
- For health insurance, we work with AIA NZ and NIB.
- For KiwiSaver, we work with Booster, Fisher Funds, Generate, NZFunds and Milford Asset Management

In providing you with financial advice, we will only consider existing term life, life, trauma, disability, income protection and health insurance policies (if any). We will not provide advice on existing whole of life, endowment products, investment or investment linked products, you will need to consult a specialist if you would like advice on those products.

FEES OR EXPENSES

HencoZ Financial Services does not charge fees, expenses or any other amount for the financial advice provided to its clients.

HOW ARE WE PAID

HencoZ Financial Services receive commissions from the providers on whose products we give financial advice on.

If you decide to take out insurance, the provider will pay a commission to HencoZ Financial Services. The amount of commission is based on the amount of the premium. These

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commissions are used to fund the business operating expenses (Rent, Utilities, Salaries, Training and Specialised Systems) and to provide ongoing assistance with financial advice for existing and prospective clients.

For KiwiSaver Contracts HencoZ Financial Services Limited receive commission ranging between \$40.00 and \$300 for KiwiSaver plans implemented. They also receive a commission of 0.25%- 0.5% of funds under management each year the plan remains under our supervision

From time to time, product providers may also reward us for the overall business we provide to them.

CONFLICTS OF INTEREST AND INCENTIVES

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances.

All our financial advisers undergo annual training about how to manage conflicts of interest. We maintain registers of conflicts of interests.

HencoZ Financial Services performs an annual review of our compliance programme.

COMPLAINTS HANDLING AND DISPUTES RESOLUTION

If you are not satisfied with our financial advice or service you can make a complaint by emailing support@henco.co.nz or by calling: 027 356 7699.

You can also write to us at: 5 Whakairo Crescent, Gulf Harbour, Auckland, 0930.

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact the Financial Dispute Resolution Service.

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Financial Dispute Resolution Service provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction.

You can contact Financial Dispute Resolution Service by emailing enquiries@fdrs.org.nz, or by calling: 0580 337 337 or +64 4 381 5047. You can also write to them at: Freepost 231075, PO Box 2272, Wellington 6140

DUTIES INFORMATION

HencoZ Financial Services and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests;
- exercise care, diligence, and skill in providing you with advice;
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice);
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at www.fma.govt.nz

CONTACT INFORMATION

HencoZ Financial Services Limited (FSP1006127), holds a licence issued by the Financial Markets Authority to provide financial advice.

You can Contact us at:

Phone: 027 356 7699

Email: Support@HencoZ.co.nz

Office Address: 5 Whakairo Crescent, Gulf Harbour, Auckland, 0930

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