



Pathfinder™

Pathfinder Asset Management Limited

About our Financial Advice Service



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Pathfinder Asset Management Limited

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Licence status and conditions

Pathfinder Asset Management Limited (“Pathfinder”, “we”, “us” or “our”) is authorised by a licensed issued to Alvarium Wealth (NZ) Limited by the Financial Market Authority-Te Mana Tātai Hokohoko to provide financial advice services (FAP license). You can find more details of the standard conditions for our FAP license on the Financial Service Providers Register.

Nature and scope of financial advice service

The scope of our financial advice to you may include recommendations and opinions about investing in Pathfinder products and services. We generally only provide advice on products and services issued by us. These include:

- The Pathfinder Managed Investment Funds, and
- The Pathfinder KiwiSaver Plan (together the “Pathfinder Funds”)

We may also provide advice on underlying products used in each of the Pathfinder Funds. These include:

- Managed investment funds
- New Zealand and international listed and unlisted securities
- Property trusts
- Fixed interest securities
- Cash and cash equivalent
- Derivatives
- Other investment products

We **do not** offer you personal financial planning or comprehensive financial advice. In particular, we do not assess your cash flow requirements, advise on your other investments, or assess your insurance or borrowing needs. We rely on you to decide which funds to place with us for medium to long-term investment retirement savings.

We do not provide ongoing financial advice after the delivering the recommendation.

At any time, we are able to provide factual information about the performance or features of our products.

Fees, expenses, or other amounts payable

Pathfinder does not charge you for giving recommendations or opinions about investing in the Pathfinder Funds. However, you will be charged management fee, external costs and other charges after you invest with us. You can find details of these Fund charges in the Product Disclosure Statements (**PDS**) on our website, www.pathfinder.kiwi

If you are referred to us by a third party, such as your insurance broker, life coach or other professional, then we may pay them a distribution fee. Pathfinder will not charge this expense to you.

Conflict of Interest and commissions or other incentives

Pathfinder, its affiliates and the employees and directors of those companies may have interests in the financial products that we recommend. They may invest in the financial products themselves or on behalf of other clients. We will also receive management fees from the Pathfinder Funds that we may recommend to you. The level of management fees we receive varies and the Pathfinder Fund recommended to you may have a higher management fee than other Pathfinder Funds. Details of other specific conflicts of interest will be disclosed in relation to each transaction.



We manage these conflicts of interest by ensuring that we prioritise your interests above our own. We disclose the nature of any conflicts to you and ensure that all financial products that we invest in on your behalf are made on 'arm's length terms' in accordance with the relevant investment strategy.

Pathfinder's conflict of interest statement can be found in Section 6 - Conflicts of interest in the Other Material Information for the Pathfinder Investment Funds, and in Section 7 - Conflicts of interest in the Other Material Information for the Pathfinder KiwiSaver Plan.

Our internal complaint process

If you have a problem, concern or complaint about any part of our advice or service, please tell us so we can try to fix the problem. Please contact our Senior Compliance Officer, via email at complaints@pathfinder.kiwi or post (as stated at the beginning of this document). We have an internal complaints process in place to address issues. We will reply to you within two working days (excluding public holidays and weekends). We aim to resolve your complaint in a timely manner and will indicate to you how long the complaint may take to resolve.

Dispute resolution process

If your issue is not resolved to your satisfaction, you can contact our independent external dispute resolution scheme:

Financial Services Complaints Limited

Address: PO Box 5967, Wellington 6140

Phone: 0800 347 257

Email: complaints@fscl.org.nz

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

Duties information

Pathfinder, and our financial advisers, have duties under the legislation to:

1. Give priority to your interests.
2. Exercise care, diligence and skill in providing you with advice.
3. Meet the standard of ethical behaviour, conduct, and client care set out in the code of conduct.
4. Meet the applicable standards of competence, knowledge, and skill set out in the code of conduct.

