

Nature and Scope of Our Services

Kindly note our services are focused on investment advice and cover listed-, unlisted-, alternate-, and KiwiSaver and Investment Funds advice and investment transactions of listed securities.

Note: *We do not manage KiwiSaver or other investment funds i.e., we do not provide fund management services. Nor do we offer other financial services, such as insurance advice or mortgage advice, nor specialised tax advice or legal advice. We can recommend reputable specialists in these areas that are independent of us. Their advice is not in any way influenced by Equity, and we have no vested interest in these advice providers, nor do we receive any referral fees from them. This is in line with our policy that **third party advisers** are to be totally independent of us and we are not to receive any gifts or referral fees or brokerage from such parties.*

Equity only offers investment advice to clients based in NZ. Our advice covers the following areas for onshore and offshore investments only:

1. Direct listed investments (shares, bonds, capital notes, hybrid securities and property trusts and other listed property funds) for NZ and Australian investments and selected USA, Canada and UK investments
2. Listed and unlisted investment funds in NZ, Australia and some selected investments in the USA, CANADA and the UK.
3. KiwiSaver funds
4. Unlisted investments:

- precious metals – physical- gold, silver, and platinum

- property syndicates

- unlisted forestry investments

- unlisted agricultural investments

5. We also offer retirement and long-term advice investment advice services

- 6. We offer listed securities trading services to our clients via the Broker Direct trading platform**

Kindly note we do NOT provide investment advice in the following areas:

- . cryptocurrencies

- . we do not deal in lifestyle type investments like fine art, antique furniture and classical cars and

- . unlisted property.