

Licensing Information

Kaushik Vasan (FSP771136), trading as The Financial Dentist (Optimal Care Ltd), holds a transitional licence issued by the Financial Markets Authority to provide financial advice.

Nature and Scope of the Advice

The Financial Dentist (TFD) specialises with Dental Professionals for Financial and Retirement Planning. The process involves the “Financial” Examination Process, Financial “Xrays”, Diagnosis of the situation, and providing Options/Recommendations. Afterwards, this may involve the Implementation (“treatment”) of the options.

This process includes an emergency fund, cash flow & net worth analysis, short-term savings, Investment planning solutions, Financial projections and retirement planning.

I receive academic research from Journal articles and investment providers such as Dimensional, Alpha Architect and AQR.

Fees and Expenses

At TFD, we endeavour to be independent and transparent with our fees. The fees are:

Comprehensive Financial Examination: \$3450(tax-deductible business expense)

If Implementation of the Options is preferred, the following fees apply

Advice Fees	0.5%-1% + GST	Tax deductible
Platform Fees	0.25%- 0.35%	No GST

All fees will be discussed and confirmed before the implementation process.

Conflict of Interest/Commission.

TFD does not receive any commissions from any service provider.

Complaints and Handling Dispute resolution

If you are not satisfied with our service or financial advice, please you can make a complaint by emailing Ko@tfd.co.nz, ringing 021 469500 or writing to:

TFD,PO Box 11676, Ellerslie, Auckland 1051.

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we will try to resolve your complaint immediately.
- If we cannot resolve your complaint immediately, we will acknowledge your complaint within 5 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within five working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint.
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact our external disputes resolution scheme, Financial Dispute Resolution Service (FDRS). FDRS provides a free and independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction. To contact FDRS:

Call: 0504 337 337

Email: enquiries@fdrs.org.nz

Write to: PO Box 2272, Wellington, New Zealand, 614

Duties Information

Kaushik Vasan has duties under the Financial Markets Conduct Act 2013 relating to how we give advice.

We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our own interests don't materially influence our advice.
- 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, which are designed to ensure 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, which are designed to ensure we treat you as we should and give you suitable advice.

These duties are 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: <https://www.fma.govt.nz>.

Contact Details

Kaushik Vasan (FSP771136), trading as The Financial Dentist (Optimal Care Ltd), is the Financial Advice Provider.

Call 021 469500

Email: Info@tfd.co.nz

Write to PO Box 11676, Ellerslie, Auckland 1051.

This disclosure statement was prepared on 14/3/23.