FSLAB pathways for financial advice to retail clients* ABC Advice What do you need to consider? Adviser business Adviser (RFA/AFA/QFE adviser) Not a **Financial** Advice Provider Nominated Become **Financial** Representative a Financial **Adviser** Advice Provider Join a Current **Financial Financial Financial** QFE Advice Advice **Advice** employee etc Provider Provider Provider Status quo Authorised licence holder **Body** Financial **Decide on Financial Decide on Financial** Nominated Adviser **Advice Provider business Advice Provider business** Representative under Financial under Financial model model Advice Provider **Number of Financial Number of Financial** Advice Provider **Advisers Advisers** Vot Your licen Vot your lices **Number of Nominated Number of Nominated** Representives Representives **Number of Authorised** Direct (e.g. digital) **Bodies** Agree terms Agree terms Direct (e.g. digital) **Find Financial Advice** Provider licence holder Consider: **Ensure formal Engage Authorised** and agree terms **Duties** nomination **Bodies** if applicable Competency Pre-engage: Pre-engage: **Financial Advisers** Register on FSPR and Financial Advisers Nominated link to Financial Advice Nominated Representatives Provider Representatives **Get Financial Advice** * While we anticipate these will **Get Financial Advice** Provider house in order be the most common pathways, Provider house in order Duties there may be other options Duties **Process Process** See our **Understanding the** jargon web page for more information and definitions of Register on FSPR

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