

About my services



Nadine Higgins

I am a financial adviser and I provide advice on behalf of AdviceFirst Limited, trading as enable.me, which is a financial advice provider licensed by the Financial Markets Authority.

My registration number is FSP769811. The registration number for AdviceFirst Ltd is FSP23242.



Types of financial advice I offer

I can design and set financial strategy, and provide a financial planning service, incorporating investment planning services and financial advice in relation to your cash flow management, mortgage management, money habits, goal setting and investment options. I can also provide a tailored coaching service to help you execute on your plan.

I will not provide advice on which product providers to use. Instead, I will refer you to a specialist financial adviser who will have access to multiple providers, and give specific product advice on what is most suitable for your financial strategy and plan.

This includes advice on mortgages, insurance, KiwiSaver and managed funds.



How I get paid

I receive a salary from AdviceFirst – I don't receive commission payments and I am not required or expected to fulfill quotas or referral targets when providing advice to clients.

To ensure that I prioritise your interests, I follow an advice process that ensures that recommendations are made on the basis of your individual goals, circumstance and current market conditions. Where appropriate, I will engage specialist financial advisers (KiwiSaver, mortgage and insurance) to provide the most up to date market analysis and product recommendations.

I also complete annual training about how to appropriately manage conflicts of interest.

Fees and conflicts of interest

My objective is to achieve a good outcome for you based on your identified needs. I will recommend products to you based on those needs.



Advice fees

enable.me operates on a fee-for-service model. We charge a fee to design and test the financial strategy, prepare the financial plan and for any financial advice provided to a client.

There is an initial consultation fee for the preparation and assessment of your situation, the cost of which is discussed with you and agreed prior to the first meeting. The initial consultation fee is \$400 (including GST) and is payable 7 days after the invoice is issued. In some instances, a client may qualify for a discount to the initial consultation fee.

If you choose to work with us on one of our programmes, we will prepare a programme recommendation and plan that is suitable for you and provide you with the fee for that programme. The programme fee ranges from approximately \$1,999 – \$12,499 (including GST). Depending on the complexity and ambition of the client, a suitable programme could include a one-off module of work or be delivered over a 6–12-month period. This fee is payable 2 weeks after the invoice is issued. Early payment discount or payment terms can be agreed, as needed.



Conflicts of interest and commissions

We work with several specialist companies whose advisers will help you find the most suitable product provider and products to suit your financial plan. These include Key 2 Real Estate Ltd (trading as Momentum Realty) and Squirrel Mortgages Ltd.

You are under no obligation to use these advisers; we can work with your existing financial adviser if you choose. If you do use one of the companies listed above then enable.me may receive an introduction fee, referral fee or commission split payment from them.

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