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<p>license status and conditions</p>	<p>I am a Financial Adviser (FSP584748) and am giving advice on behalf of Future Wealth Solutions Limited (FSP711892) trading as Future Wealth.</p>
<p>nature and scope of the financial advice given</p>	<p>TOPICS I ADVISE ON</p> <p>I am fully able to advise you on matters relating to the purchase, renewal, and claiming of life and health insurance products which are issued by New Zealand life insurance companies. I can provide advice on products with these companies without restriction:</p> <p>AIA, Asteron, Accuro, Fidelity Life, nib, Chubb, and Partners Life.</p> <p>This includes life, trauma, permanent disability, income protection and health insurance.</p> <p>In providing you with financial/insurance advice, I will only consider existing term life, trauma, income protection and health insurance policies (if any). I will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.</p> <p>I am also able to provide advice on KiwiSaver and personal investment management products, including property.</p>

	<p>I can provide advice on products with these companies without restriction:</p> <p>Booster, Generate, Juno, Superlife, Consilium, Milford, NZ Funds, ANZ, Select Wealth, and Pathfinder.</p> <p>TOPICS I DO NOT ADVISE ON</p> <p>I am not qualified to advise on general insurance, such as covering your house, contents, cars, boats, pets, travel, public liability, professional indemnity etc. I also do not give any legal or accounting advice. I do not handle any client's money, and I do not assist with the arrangement of Mortgages. However, I have a vast network of professionals whom I regularly refer my clients to. If I refer my clients to another broker, I may be paid a commission for the referral.</p>
<p>reliability history</p>	<p>Neither Future Wealth nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me or from Future Wealth. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.</p>
<p>fees, expenses and other amounts payable for my financial advice</p>	<p>I do not charge fees, expenses, or any other amount for the implementation of life or health insurance policies on individual clients. I may charge a fee for the implementation of a group insurance policy.</p> <p>I may charge a fee for the financial advice provided to a client where a client cancels a life or health insurance policy within 2 years of inception.</p> <p>I may charge fees for the implementation and ongoing management of financial plans and/or personal investments. These will either be a % of funds; up to 1.00% or at a rate of up to \$350 plus GST per hour.</p> <p>Whether a fee will be charged and the manner in which it will be charged will be advised when advice is given to the client. These fees will be payable by the client by the 20th of the month after the advice is agreed on or the policy is cancelled.</p>
<p>conflicts of interest and incentives</p>	<p>I receive commissions from Future Wealth. The commissions are between 35% and 200% of the first year's premiums of your policy – the amount depends on which insurance company and which insurance</p>

	<p>policy you choose. I also receive a commission of between 7.5% and 20% of the premium for each year the policy remains in force.</p> <p>I also receive commissions if you take my KiwiSaver advice. The commissions are between 0.25% and 0.5% of the balance paid each month.</p> <p>To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances. I complete annual training about how to manage conflicts of interest.</p>
<p>complaints handling and dispute resolutions</p>	<p>If you are not satisfied with our financial advice service in any way, you can make a complaint by emailing, or by calling us on:</p> <p>Admin@futurewealth.nz 0276288010</p> <p>You can also write to us at: PO Box 36-225, Merivale 8146.</p> <p>When we receive a complaint, we will consider it following our internal complaints process:</p> <ul style="list-style-type: none"> • We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint. • We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint, and will aim to provide you with a realistic timeframe. • We will contact you by phone or email to let you know whether we can resolve your complaint, and how we propose to do so. <p>If we cannot resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact our external dispute resolutions scheme Financial Dispute Resolution Service.</p> <p>The FDRS provides a free, independent dispute resolutions service that may help investigate or resolve your complaint if we haven't been able to resolve your complaint to your satisfaction.</p> <p>Their details can be found here: 0508 337 337 enquiries@fdrs.org.nz</p>

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This information I have discussed with you is available in writing. Please let me know if you wish to have a written copy.