

Disclosure guide.

Here is some key information you need to know to help you understand what type of advice I am able to give you, so that you can make an informed and confident choice when engaging me.

Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

Full Name: Lisa O'Neill

Address: 124 Rimu Road, Paraparaumu, 5032, New Zealand

Phone: 027 210 2223

Email: lisa@kapitimortgages.co.nz

FSPR Number: 65582

Name of Financial Advice Provider: Kapiti Mortgages & Insurance Limited

Trading as: Kapiti Mortgages and Insurance Limited

FSPR Number: 211625

Address: 124 Rimu Road, Paraparaumu, 5032, New Zealand

Phone: 042970927

Email: lisa@kapitimortgages.co.nz

My Financial Advice Provider is a member of NZ Financial Services Group Limited

Licensing Information

My Financial Advice Provider is authorised to provide a financial advice service under a current financial advice provider licence issued by the Financial Markets Authority in the name of: NZ Financial Services Group Limited

FSPR Number: 286965

Nature and scope of advice

The information below will help you understand what type of advice I can provide to you.

- I will analyse your insurance needs and help you apply for and choose cover that is suitable for your purpose. The types of insurance products I can help you with are set out below.
- I have access to a range of insurers (set out below).
- Once we have chosen an insurer, and types and amounts of cover that are suitable to you, I will help you to obtain acceptance.
- I may also be able to help you maintain your insurance policy, for example if there are changes in your circumstances requiring changes to the cover.

Insurers I use

I source insurance from a panel of insurers. The current insurers I can use are:

- AIA
- Chubb Life
- Asteron Life
- Partners Life
- NIB

Products I can advise on

The types of financial products I can give advice on are:

- Life
- Trauma
- Redundancy Cover
- Income Protection
- Permanent Disablement
- Waiver of Premium/PremiumCover
- Health
- Mortgage Protection/Repayment

What else I can help you with

I can help you with other services through my referral partners to make it easier for you. However I am not able to give advice on the products they offer and I have not checked to see if they can meet your specific needs. You are free to use other providers of your choice or undertake your own research.

- Tower - F&G
- UK Pension Transfers
- Asset Finance
- XE Money
- PROSPA

I am unable to offer legal or tax advice and recommend you consult your solicitor or accountant for this type of advice.

Fees and expenses

Generally you won't be charged any fees for the financial advice I provide to you. This is possible because, on issuance of an insurance policy, the insurer usually pays commission to me [which is explained in the commission section of this Disclosure Guide]. Any exceptions to this general position are explained below. If these exceptions will apply to you, I will let you know.

One-off fees

I may charge you a one-off fee if the following occurs:

There's no commission: If you request that I provide financial advice and I do not receive a commission from the insurer, I may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before I complete the services, and would be based on an estimate of the time spent providing the advice.

This may arise in the rare event that you request that I provide financial advice in relation to either a product that is offered by an insurer that is not on our panel of approved insurers, or an insurance that is outside my usual arrangements with my approved insurers.

You will be invoiced for any one-off fee and will be given 30 days to make payment.

Commissions & incentives

Commissions & incentives that apply to me.

On acceptance of an insurance application by the insurer, the applicable insurer usually provides me with a commission payment, as described below.

The commission is generally an upfront commission payment, but an ongoing commission payment may also be paid by the insurer. The upfront commission is calculated as a percentage of the first year's premium that you will pay. An ongoing commission is calculated as a percentage of the premium that you pay for each year the policy is in force.

The maximum percentage that each insurer uses to calculate upfront and ongoing commissions is set out below. If there are any variations to these percentages or other commission payments that may apply, specific to your insurance application, I will disclose this to you as part of my advice process.

I may also receive a referral fee or commission payment if I refer you to our referral partners.

Commission payments or referral fees can be paid in different ways:

- Paid in full to a financial adviser.
- Shared between two or more financial advisers.
- Paid to an employer who then pays a financial adviser a salary.
- Paid in full to a financial adviser's company, from which the financial adviser takes drawings or profit share.
- Shared with a licence holder to cover the costs of the services they provide.

I can provide you with more information to explain which option applies to me.

Occasionally I may receive incentives or rewards from insurers. For example, insurers may provide us with gifts, tickets to events or other incentives.

I manage the conflicts of interest arising from these commission payments, referral fees or incentives by:

- Following an advice process that ensures I understand your needs and goals so that I always recommend the best product for you regardless of the type and amount of commission or other payments I may receive.
- Ensuring the amount of any insurance cover is in accordance with your identified needs.
- Providing you with the table below showing commission rates and types by insurer.
- Undertaking regular training on how to manage conflicts of interest.

Insurer	Upfront% (maximum)	Ongoing% (maximum)
AIA	200%	8%
Asteron Life	200%	5%
NIB	140%	5%
Chubb Life	230%	15%
Partners Life	220%	10%

Commissions & incentives that apply to NZ Financial Services Group Limited

If your insurance application is accepted, NZ Financial Services Group Limited may receive their own commission payment from the applicable insurer.

If I refer you to a referral partner, NZ Financial Services Group Limited may also receive a referral payment.

Terms of these payments are between NZ Financial Services Group Limited and the applicable provider. NZ Financial Services Group Limited do not direct me or influence me to refer you to a particular provider.

Privacy policy & security

I will collect personal information about you in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The electronic platform I use to store your personal information is secure and run on Amazon Web Services.

Complaints Process

If you have a complaint about my financial advice or the service I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me (Subject line: Complaint - Your Name). Please set out the nature of your complaint, and the resolution you are seeking. I aim to acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I aim to provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. The name of this service and their contact details are:

Financial Services Complaints Limited (FSCL) - A Financial Ombudsman Service

complaints@fscl.org.nz

0800 347 257

<https://www.fscl.org.nz/>

PO Box 5967 Wellington 6140

My duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services [Code].
- Give priority to my client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code.

Availability of Information

This information can be provided in hardcopy upon your request.