

It is important that you read this information;

This information will help you to choose a Financial Advice Provider that best suits your needs. It provides useful information about the Financial Advice Provider that you choose.

Background:

Life Secure Financial Services Limited (FSP711571), trading as Life Secure Financials Services Limited, is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

financial advice.

- **Name of Financial Advice Provider:** Life Secure Financial Services Limited
- **Financial Service Provider Register Number:** FSP711571
- **Our Office Address:** 4098 Great North rd, Glen Eden, Auckland
- **Office Number:** 09-8454545
- **Email Address:** admin@lifecure.co.nz
- **Website:** www.lifecure.co.nz
- **Dispute Resolution Scheme:** Insurance and Financial Services Ombudsman (IFSO)

How we are Regulated By The Government?

You can check that Life Secure Financial Services Limited is licensed by the Financial Markets Authority, as a Financial Service Provider at <http://www.fspr.govt.nz>. The Financial Markets Authority regulates Financial Advisers. Contact the Financial Markets Authority for more information, including Financial tips that you may benefit from.

Nature and Scope of Financial Advice Service:

What Sort of Advisers are We?

We are Financial Advisers – We are all specifically trained, qualified and accredited to provide you advice on the following products:

Our Services:

Financial Advice Services – Loans and Insurances

Products we can advise on:

Finance Products –

Home Loans, Residential Mortgages, Commercial Mortgages, Second Mortgages, Refinance, Debt Consolidations, Asset Finance, Business loan.

Insurance: Life Cover, Trauma Cover, Total and permanent disability cover, Income protection cover, Mortgage repayment covers, Redundancy cover, Premium cover, Health cover, Business continuation cover or key person cover and ACC cover plus extra.

Product providers we may recommend:

For lending:

We deal with Bank, Non-Bank and Various Private lenders. These lenders include ANZ, ASAP Finance, ASB, Avanti, Basecorp, Bluestone, BNZ Bank, Cressida Finance, Co-operative Bank, DBR Finance, Finance Direct, First Mortgage Trust, Heartland, Liberty, NZCU, Pepper Money, Prosopa, Resimac, SBS, Southern Cross, Sovereign Home Loans and Spot Cap.

For Insurances:

AIA (NZ), Cigna, Asteron, Partners Life, Fidelity Life and NIB.

Please note1: Above provider or product list can change anytime without any prior notice. Will provide up to date disclosure when Financial adviser provider advise to you on the chosen product, i.e., Loan and/or Insurance.

Please note2: We cannot provide comparison or advise on products from providers whom we don't deal with or not mentioned in this disclosure

Fees and Expenses

We do not typically charge our clients any fees, expenses or other amounts for the financial advice and other services we provide. Our services are paid through the commissions we receive from the lenders we assist you to

obtain financing from, and/or from the insurers whose policies we help you take out.

The following circumstances are the main exceptions to our no fees policy:

- A. You decide not to take the loan arranged by us, or
- B. You refinance or pay off a loan within 28 months of taking it out, or
- C. You cancel a personal risk insurance policy within two years of cover commencing.

Detailed information about the nature and level of fees will be provided to you when you receive financial advice from us. This information is also available upon request, free of cost.

Should we need to charge you a fee, you will be invoiced and will be given 14 calendar days to make payment.

Our Duties:

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

- Meet the standards of competence, knowledge, and skill set out in the code of conduct.
- Give priority to the client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

Conflicts of Interest:

We are well committed to ensuring we provide financial advice that is impartial and delivers good outcomes for our clients and its best in our clients' interest. Our Financial advisors go through regular trainings to get equipped with latest information.

We cannot provide comparison or advise on products from providers whom we don't deal with or not mentioned in this disclosure.

Sometime we may get referral bonus from different referral partners, i.e., real estate agents, insurance providers or lenders. Referral bonus could be

in form of lunch or dinners or any gifts or invitation to seminars or trips to places etc. But this does not stop us to give you an impartial advice.

If there are any conflicts of interest apart from commission that could potentially influence the advice that we give, these will be shown in your Financial Adviser's Disclosure Guide.

Complaints:

If you are not satisfied with our services, you can make a complaint by emailing us at **admin@lifesecond.co.nz**, or by calling us at 09 8454545.

When we receive a complaint, we take follow steps:

- Acknowledge your complaint within 2 working days
- Try to resolve your complaint on the spot (upto your satisfactory level).
- If complaint not resolved on the spot, then we make take upto 8-10 working days to resolve it from our side. We will notify you via email or phone call. If we need more time to resolve your complaint then we will let you know that we need more time.
- If we cannot resolve your complaint from our end using our internal complaint process then you can contact govt approved dispute resolution scheme (DRS) mention at the beginning of this doc. Our DRS is **Insurance and financial services Ombudsman**.

This service will cost you nothing, and will help us resolve any disagreements. Contact details for Insurance and Financial services Ombudsman is below:

Insurance and Financial services Ombudsman

Free Phone: 0800 888 202

Phone: 04 499 7612

Email: info@ifso.nz

Or you can write them at:

Insurance & Financial Services Ombudsman Scheme

PO Box 10-845

Wellington 6143

NEW ZEALAND