

Disclosure Statement for Future Protect & Invest

Licensing information

Future Protect & Invest Limited (FSP1003257), trading as Future Protect & Invest is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

Nature and scope of the advice

We only provide financial advice about:

- Life Cover
- Income Protection
- Disability Cover
- Trauma Cover
- Health insurance
- Investment Planning Services (including Retirement Planning)
- Managed Investment Schemes
- KiwiSaver

We use the following product providers for our services:

Life Cover, Income Protection, Disability, Trauma and Health Insurance

- Partners Life
- AiA
- NiB

Investments and Savings

- Synergy (Consilium)
- Milford

KiwiSaver

- Milford
- Booster

Future Protect & Invest

Fees or expenses

We will charge fees for the use of Synergy and Milford Investment and Booster and Milford KiwiSaver Schemes. These fees will include amounts for the preparation of a statement of advice, an entry fee, and an annual monitoring fee (a brief description of the fees we charge can be viewed below under conflicts of interest and commissions). The exact fees we will charge, will be confirmed at the time the advice is provided.

Conflicts of interest and commissions

For personal risk insurance, Future Protect & Invest receive a commission from the product providers / insurers through which we place business. The amount of the commission we receive depends on the premium you pay. Typically, we receive an upfront initial commission and an annual ongoing commission for every year the premium is in force. We will provide more specific details of these commissions once we have talked to you and understand your needs/at the time our advice is given.

For investment advice, Future Protect & Invest typically charge an upfront initial commission of up to 2.5% of the investment amount and then an annual ongoing commission of up to 1%. We will provide more specific details of these commissions once we have talked to you and understand your needs/at the time our advice is given.

For KiwiSaver advice we typically charge an upfront fee of \$ 150 to cover our time spent and an ongoing monitoring fee of between 0.35 and 0.5% per annum.

Complaints handling and dispute resolution

If you are not satisfied with our service or financial advice, please tell us as soon as possible.

Call: 022 492 4145

Email: cedric@futurepi.co.nz

Write to: 309 Ngunguru Ford Road, RD 3, Whangarei, 0173

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 5 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.

Future Protect & Invest

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact our external disputes resolution scheme, Financial Services Complaints Limited (FSCL). FSCL provides a free and independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction. To contact FSCL:

Call: 0800 347 257

Email: complaints@fscl.org.nz

Write to: FSCL, PO Box 5967, Wellington 6140

Duties information

Future Protect & Invest and our advisers have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- give priority to your interests
- exercise care, diligence, and skill
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services

Contact details

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Call: 022 492 4145

Email: cedric@futurepi.co.nz

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A written copy of this information is available upon request.