

Publicly available information disclosure

March 2021

Licensing information

Plan and Protect Limited FSP704731 holds a license issued by the Financial Markets Authority to provide Financial advice.

Nature and scope of the advice

Plan and Protect Ltd provides advice to our clients about their life insurance, health insurance, and KiwiSaver products.

Our financial advisers provide financial advice in relation to KiwiSaver, life insurance and health insurance.

We only provide financial advice about products from certain providers:

- For life insurance, we work with five providers:
 - AIA
 - Asteron Life
 - Cigna
 - Fidelity Life
 - Partners Life
- For health insurance, we work with three providers:
 - Accuro
 - Nib
 - Southern Cross
- For KiwiSaver products, we work with two providers:
 - Booster
 - NZ Funds

Fees or expenses

Plan and Protect Ltd does not charge fees, expenses or any other amount for any financial advice provided to its clients.

Conflicts of interest and incentives

For life insurance and health insurance, Plan and Protect Ltd and the financial adviser receive commissions from the insurance companies on whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to Plan and Protect Ltd and your financial adviser will be remunerated for this. The amount of the commission is based on the amount of the premium.

To ensure that our financial advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances. We maintain registers of conflicts of interests, and the gifts and incentives we receive. Plan and Protect Ltd monitors these registers and provides additional training where necessary.

Complaints handling and dispute resolution

If you are not satisfied with our financial advice service you can make a complaint by emailing brigitte@planandprotect.co.nz, or by calling: 03 377 5489. You can also write to us at: PO Box 184, Christchurch 8140.

When we receive a complaint, we will consider it following our internal complaints process:

- 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.
- 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.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Insurance and Financial Services Ombudsman (IFSO).

IFSO provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can contact IFSO by emailing info@ifso.nz or by calling: 0800 888 202. You can also write to them at: PO Box 10 845, Wellington 6143

Duties information

Plan and Protect Ltd and anyone who gives financial advice on our behalf, 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 by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>

Contact details

Plan and Protect Ltd (FSP704731) is the Financial Advice Provider

PO Box 184, Christchurch 8140

03 377 5489

dan@planandprotect.co.nz

Level 3, 329 Durham St, Christchurch 8013