



Disclosure Statement

When the nature and scope of the advice is known

March 2021

Nature and scope of the advice

Life and health insurance

I will provide you with financial advice in relation to your personal insurances (life) based on the Scope of Engagement that we have completed. I only provide financial advice about life insurance from the following providers:

- AIA
- Asteron Life
- Cigna
- Fidelity Life
- Partners Life

I will provide you with financial advice in relation to your health insurances based on the Scope of Engagement that we have completed. I only provide financial advice about health insurance from the following providers:

- Accuro
- AIA
- Nib
- Partners Life
- Southern Cross

In providing you with financial advice, I will only consider your insurance needs and also take into account your existing insurance cover. I will consider if it is beneficial to replace these policies with new policies, as newer policies may have better benefits than your existing policies. When replacing existing policies, there may be new or different conditions that are excluded from the policy due to changes in your health. However, if this is the case, I will not implement any cover that puts you in a worse position by changing policies. There is also the risk of non-disclosure any time that you apply for new cover.

KiwiSaver

I will provide you with financial advice in relation to your KiwiSaver investment based on the Scope of Engagement that we have completed. I only provide financial advice about KiwiSaver from the following providers:

- Booster
- NZ Funds

Reliability History

Neither Plan and Protect Ltd 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 Plan and Protect Ltd. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

Identifying information

I am a financial adviser (FSP201445), and I am giving advice on behalf of Plan and Protect Ltd (FSP704731).

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Fees and 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

Plan and Protect Ltd receive commissions from the relevant insurance company if you take out insurance following my advice. The commissions are between 87% and 180% of the first year's premiums of your policy – the amount depends on which insurance company, which insurance policy you choose, and which premium, structure I choose. I also receive a commission of between 5% and 20% of the premium for each year the policy remains in force. These commissions also vary, based on the commission structure that I choose.

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 registers of conflicts of interests, and the gifts and incentives I receive. Plan and Protect Ltd monitors these registers and provides additional training where necessary.

Availability of information

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