

# A plan you can trust



## Plan B Financial Services Limited Disclosure Information

### About Plan B Financial Services Limited

Plan B Financial Services Limited (FSP1008032) is a Financial Advice Provider that holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice services.

You can find Plan B Financial Services Limited listed on the Financial Service Providers Register at [fsp-register.companiesoffice.govt.nz](http://fsp-register.companiesoffice.govt.nz).

The conditions of the Plan B Financial Services Limited licence allow me to provide the following financial advice services:

- Personal Life, Risk & Medical Insurance
- KiwiSaver

### Personal Life, Risk & Medical Insurance

Plan B Financial Services Limited provides personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

I follow a documented advice process that uses your personal situation to work out what's important to you, what products you need and how much cover you should have in place. I then recommend the provider that offers the cover most suited to your stated preferences

### Providers Plan B Financial Services Limited works with

AIA, Asteron Life, Chubb Life, Fidelity Life, NIB, Partners Life

This means that Plan B Financial Services Limited will only consider the providers listed above when recommending a product to meet your personal risk insurance needs.

### How I am paid

Plan B Financial Services Limited does not charge any upfront fees for my risk advice services. To ensure advice remains accessible, I am paid commission by the provider of any product you put in place on the back of my recommendation.

### KiwiSaver

At Plan B Financial Services Limited, I provide generalised advice about KiwiSaver, limited to the one provider I have chosen to work with. Generalised advice is a non-personalised service where I can help you work out what your risk profile is when it comes to investing and recommend a KiwiSaver fund that matches your tolerance for financial risk.

I do not offer investment planning or retirement planning services. If you would like personalised advice about your KiwiSaver, I can refer you to an investment specialist that can help.

### Providers Plan B Financial Services Limited works with

I have chosen to work exclusively with Generate when helping my clients with their KiwiSaver.

### How I am Paid

I do not charge any fees for providing general advice about KiwiSaver. Plan B Financial Services Limited is paid through the providers who may pay an upfront fee and a small amount of ongoing commission based on funds under management.

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## How I manage conflicts of interest and put your interests first

The services Plan B Financial Services Limited offer are provided free of charge to my clients. This is because Plan B Financial Services Limited is paid by the providers when one of their products is taken up on the back of my recommendation.

Although Plan B Financial Services Limited is paid by the providers, I always put your interests first:

- I follow a proven 6-step advice process that puts my clients needs at the heart of the advice process
- I identify and disclose the maximum level of commission I may get on the back of my recommendation
- If my recommendation involves replacing cover, I will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. I will also let you know if there is anything your existing provider covers that the recommended provider will not.
- All my recommendations are provided in writing with an explanation as to how they are based on your individual needs
- Plan B Financial Services Limited completes internal and external reviews of my advice process to ensure I follow a thorough review process that puts client interest first.

## Duties

Under the Financial Markets Conduct Act 2013, it is the duty of Plan B Financial Services Limited to ensure I:

- meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure I have the expertise necessary to provide you with advice; and
- give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by my own interests or the interests of any other person connected with the giving of advice; and
- exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as I should and to provide you with suitable advice.

## What if something goes wrong

I value the ability of my clients to provide feedback about the service they have received as well as the opportunity to put it right when they are unhappy with any aspect of my service.

If you would like to raise concerns about the service you have received, I have an internal complaint process that I will follow when I receive your formal complaint.

My internal process involves:

- Requesting your complaint in writing
- Acknowledging the receipt of your complaint within 2 working days of receiving it.
- Investigating your concerns by speaking with all the involved parties and reviewing all the documentation I hold on file.
- Providing a formal written response within 28 days of acknowledging your concerns.

If you would like to make a complaint, please email: [travis@myplanb.co.nz](mailto:travis@myplanb.co.nz)

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If you are unsatisfied with the outcome of my internal complaints process, you are able to escalate it to my dispute resolution scheme:

Scheme: Financial Services Complaints Limited  
Address: PO Box 5697, Wellington 6140  
Phone Number: 0800 347 257  
Email Address: [info@fscl.org.nz](mailto:info@fscl.org.nz)

They are an independent dispute resolution service provider that helps resolve complaints about financial service providers, free of charge.