

A plan you can trust



Disclosure Statement

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I am a financial adviser and provide advice on behalf of Plan B Financial Services Limited (FSP1008032), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Plan B Financial Services Limited and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

I Work For You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

I am paid by the providers for the services I provide, however, it is you that I work for. To ensure that I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

Plan B Financial Services Limited, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

My Services

Personal & Business Risk: (Life, Trauma, Income, Disability & Health Insurances):

I provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

My recommendation is limited to the products offered by the following companies:

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

To ensure that advice remains accessible, Plan B Financial Services Limited does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed. In place of an upfront fee, Plan B Financial Services Limited is paid a commission for any new insurance taken up, of between 0% and 240% of the first year's premium, depending on which insurance company you take out cover with.

Plan B Financial Services Limited may then receive an annual commission of between 0% and 25% of the premium for the time Plan B Financial Services Limited remains the servicing adviser on the policy. I will confirm the amount of commission Plan B Financial Services Limited will receive when I provide my recommendation to you.

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KiwiSaver

I am able to provide a generalised advice service for KiwiSaver products. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish to proceed with, I will show you the relevant funds available to you through the providers I work with:

Generate, Evidential Kiwisaver

In place of an upfront fee, Plan B Financial Services Limited is paid a commission of between \$0 and \$240. Plan B Financial Services Limited may then receive an annual servicing commission of up to 0.50% of funds under management. I will confirm how much Plan B Financial Services Limited will receive when I provide my recommendation.

Other Fees

Plan B generally does not charge fees for insurance advice. However, if your policy is cancelled within 24 months of being issued, we may be required to repay some or all of the commission received. In this case, Plan B reserves the right to charge you a fee for the time spent on advice, research, analysis, and administration. This fee is based on an hourly rate of \$300 and will be the lesser of the commission received or \$2,400 (up to 8 hours of work)

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).

How to raise a concern or complaint about my advice

If you are unhappy with any aspect of my service, please tell me so that we can manage it through my internal complaints process.

If we are unable to address your concerns, you can contact my dispute resolution scheme, at no cost to you:

Scheme: Financial Services Complaints Limited

Address: PO Box 5697, Wellington 6140

Phone Number: 0800 347 257

Email Address: info@fscl.org.nz