



insurancelink

IMPORTANT INFORMATION ABOUT US

LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. Orbis Finance Limited trading as Mortgage & Insurance Link Albany is authorised by that licence to provide financial advice. Savannah Wilmot is a financial adviser engaged by both Mortgage & Insurance Link Albany (FSP728753), and Insurance Link Whakatane (FSP720031)

CONTACT DETAILS

Link Financial Group 2022 Limited is the Financial Advice Provider.

You can contact us at:

Phone: 0800 466 784
Email: admin@lfg.co.nz
Address: 1-1 Antares Place, Rosedale, Auckland

YOUR ADVISER DETAILS

I provide financial advice on personal risk insurances.

Name: Savannah Wilmot
Phone: 021 081 08194
Email: savannah@insurancelink.co.nz
FSP: FSP699291

NATURE & SCOPE OF ADVICE

Our advisers provide advice about:

- Personal insurance (risk), including health insurance
- Business Risk Insurance (Key Person, Shareholder Protection benefits, Business Overheads/Expenses)
- ACC advice

We provide advice in relation to the following insurance products:

- Life Insurance
- Trauma Insurance
- Total and permanent disability insurance
- Income Protection insurance
- Mortgage and household expenses cover
- Health/medical insurance

PROVIDERS

We provide advice in relation to products provided by the following companies:

- Accuro Health Insurance
- AIA
- Asteron Life
- Chubb
- Fidelity Life
- nib
- Partners Life
- Southern Cross



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FEES AND EXPENSES

Fees & Expenses for Insurance Advice

Insurance Link advisers are remunerated by way of commission, paid by the providers of the insurance products we recommend. We do not charge a Service Fee to arrange insurance for clients

CONFLICTS OF INTEREST

For personal insurance products, Insurance Link and the financial adviser receive commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to Insurance Link and/or the adviser who provides your advice. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided

From time to time, product providers may gift us items of value including tickets to sports events, hampers, and event sponsorships

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. Insurance Link financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process

DUTIES INFORMATION

Insurance Link, 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. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice is not 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 www.fma.govt.nz

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing complaints@lfg.co.nz, or by calling 0800 466 784. You can also write to us at: Unit D, 1/1 Antares Place, Rosedale, Auckland. When we receive a complaint, we will consider it using 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 cannot, 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 cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone 0508 337 337 or email enquiries@fdrs.org.nz