LIFE PLAN LTD PO Box 33822, Takapuna, Auckland

Phone: 021745064 *Email: leonela@lifeplans.co.nz* *Website: www.lifeplans.co.nz*

Important Information About Life Plan Ltd:

Life Plan Ltd is Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide Financial Advice.

Life Plans Ltd Financial Services Provider (FSP) number is #FSP730511

About Us

Life Plan Ltd has x2 Directors, x3 Registered Advisers & x2 Admin Staff. We are based in Auckland and look after clients all over New Zealand as well as Australia.

DIRECTORS: ***Leonela Hooker & Jethro Hooker***

ADVISERS:	Leonela Hooker	FSP #427906	*leonela@lifeplans.co.nz*
	Neil Nixon	FSP#141185	*neil@lifeplans.co.nz*
	Margi Hart	FSP#346546	*margi@hartworks.co.nz*
AUTHORISED BODY	Jethro Hooker & Associates Ltd		FSP #1000501
ADMINISTRATION	Gill Sharman		*gill@lifeplans.co.nz*
	Jocelyn Tubiera		*jocelyn@lifeplans.co.nz*

Areas Life Plan Ltd can provide you with advice

Personal Risk Insurance, Kiwi Saver & Business Insurance - Needs Arising From:

Personal Risk Insurance

- *Premature Death* *(Life Insurance)*
- *Suffering specified serious illnesses or disabilities* *(Trauma Insurance)*
- *Suffering a permanent disability* *(Permanent Disability Insurance)*
- *Loss of income through Sickness, Disability or Injury* *(Monthly Disability Insurance)*
- *Major surgeries or Diagnostic Testing* *(Health Insurance)*

KiwiSaver

- Life Plan Ltd provide a varied range of Kiwi Saver Product across the business, each adviser's KiwiSaver provider they can use may differ and this will be presented to each individual client. Each Life Plan Ltd Adviser is accredited for their range of Kiwi Saver providers they use.

Business Insurance

- Business Insurance is generally taken out by a company or employer on the life of the employee or director of the company, for the benefit of either the business or employer or to the employee or both the employee or the employer.

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Insurance & Kiwisaver companies Life Plan Ltd has agencies with and am eligible to represent

Partners Life	**AIA**	**Asteron**	**NIB**	**Resolution Life**
Fidelity Life	**Chubb Life**	**Generate**	**NZ Funds**	**Booster**

LIFE PLANS LTD Advice Process

Our company follows an industry recognised 6 step advice process as follows;

- Establishing Areas of Advice for current Engagement (scope of service & engagement)
- Discussion about your current situation, needs and goals (Needs Analysis)
- Further Analysis and Research to design a plan to suit your situation (Recommendation)
- Preparing a written report (Statement of Advice)
- Presenting recommendations to clients and confirming a final plan
- Reviewing plans to suit client's circumstances on a regular basis. Follow Life Plan's annual process (Review)

Advisers Qualifications and Experience

All our advisers are fully trained within the Financial Services Industry and giving financial advice. They will be qualified with The New Zealand Certificate in Financial Services (Level 5). The advisers will also undertake regular professional development to maintain and improve their knowledge of industry standards as well as keep up to date on their product accreditation of all providers they use.

Life Plan Ltd Duties & Obligations To You

We have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way advisers give advice: Our team are required to:

- Ensure you understand the nature and scope of service you ask me to provide
- Provide service & advice that is relevant & suitable for your circumstances & needs.
- Listen to your needs, concerns and to treat you fairly and with respect.
- Act with integrity, give priority to your interests & give advice not influenced by other intentions.
- Exercise specialist care & top standards in providing you with the best outcome of advice.
- Ensure you understand my advice and recommendation and any associated risks.
- Communicate with you along the way in a clear and concise manner.

How We Get Paid

Fees & Expenses – ***Life Plan Ltd*** does not charge any fees expenses for the financial advice provided to you.

Our advisers are paid in the form of commission by the Insurance Provider through which we place business, in most cases this is paid directly to Life Plan Ltd then commission owed is dispersed to the advisers, in some cases depending on the adviser it may be split immediately by the insurance provider once the policy becomes in-force. The amount of commission paid is based on the premium each policy pays and amount paid depends on the up-front commission by the insurance company. Generally, we receive an up-front commission of anywhere between 100% - 200% of annual premium again this depends on the insurance provider and is then paid to advisers. An on-going small portion of commission gets paid annually while the client remains active. More specific detail about monies paid per policy is provided at time advice is given to the client, as we then know which provider is recommended and what the policy will entail.

Conflicts of Interest

To ensure Life Plan Ltd prioritise your interests above our own, we ensure advisers follow an advice process that ensures the individual recommendations based on a client's objectives, needs and circumstances. Each adviser further manages possible conflicts of interest by:

- Avoiding any production requirements for one product provider
- Not being influenced by any gifts or incentives offered by product providers
- Having access to a range of product providers, as shown previously
- Using 3rd party product research as part of our analysis ie Quote Monster

Complaints & Disputes

Even with the best intentions, complaints sometimes arise. Life Plans Ltd is committed to ensuring that all client complaints are handled and resolved in a professional, fair and timely manner in accordance with our *client complaints policy*. It is our intention to provide the best possible service we can for our clients, however if you are not satisfied with our financial advice services, you can make a complaint by contacting us at:

Life Plan Ltd

PH: 021745064 **EMAIL DIRECTOR:** jethro@lifeplans.co.nz
POST: PO Box 33822, Takapuna, Auckland

When we receive a complaint:

- We will consider it 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 by phone or email within that time to let you know the update of your complaint.
- If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact **IFSO** an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact **IFSO** at:

Insurance & Financial Services Ombudsman Scheme
PO Box 10-845
Wellington 6143
NEW ZEALAND

PHONE: 0800 888 202, 04 4997612 EMAIL: info@ifso.nz

Office hours are 8.30am – 5pm Mon - Fri

X J. Hooker

Jethro Hooker
Director

X Leonela Hooker

Leonela Hooker
Director

12th June 2023