

LICENSING INFORMATION

Thompson Financial Services Limited (also trading as Super Sure), FSP number 746191, holds a licence issued by the Financial Markets Authority to provide financial advice.

CONTACT DETAILS

Thompson Financial Services Limited, also trading as Super Sure, is the Financial Advice Provider.

You can contact us at:

Phone: 04 472 5362 or 0274 409 493

Email: inquiries@tfsf.co.nz or support@supersure.co.nz

Address: 181 Westchester Drive, Churton Park, Wellington, 6037

NATURE AND SCOPE OF ADVICE

Thompson Financial Services Limited and Super Sure advisers provide advice about:

- Personal insurance (risk), including health insurance
- General Insurance (house, car, contents)
- Investments
- Retirement Planning
- KiwiSaver
- UK Pension Transfers

We provide advice in relation to the following products:

- Life Insurance
- Trauma Insurance
- Income Protection Insurance
- Permanent Disability Insurance
- Health Insurance
- Key Person Cover
- Shareholder Buy Out Cover
- Mortgage Repayment Insurance
- Managed Funds
- Term Deposits
- KiwiSaver

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

Insurance

- Fidelity Life
- Asteron
- AMP
- Cigna
- AIA

- Aon
- Tower
- Vero
- Southern Cross
- Partners Life
- Accuro
- NIB
- Foundation Life
- Sovereign

Investments

- Fisher Funds
- Select Wealth
- BT Funds
- Booster
- ANZ Investments
- FNZ

FEES AND EXPENSES

UK Pension Transfer fee:

Our fee for facilitating the transfer is the greater of:

\$500 including GST or 1% of the NZ dollar value of the funds transferred.

Our fee is deducted from the transfer value(s) prior to being applied to your New Zealand scheme.

Fees for Individually Managed Account clients (wrap clients):

Type of fee	Fee payable
Adviser annual monitoring fee	Up to 0.65%p.a + gst on Funds under Advice
Additional work required	Hourly rate of up to \$150 + gst
Plan Fee	Up to \$500 + gst

All fees will be deducted from your Cash Transaction Account on a monthly basis.

Investment Portfolio Reporting Fee:

For quarterly investment portfolio reporting: \$130.00 including GST per quarter

CONFLICTS OF INTEREST

Thompson Financial Services Limited (also trading as Super Sure) has an agreement for services with Ignite (a service company that does not provide financial advice). IGNITE has a preferred investment provider

agreement with Fisher Funds Management Limited (**Fisher Funds**) relating to investments placed with Fisher Funds by IGNITE member clients, and a dealership agreement with nib nz Limited (**nib**) relating to insurance cover provided by nib for IGNITE member clients.

Under those agreements, IGNITE receives a fee equal to a small percentage of the investments placed with Fisher Funds and premiums paid to nib. No portion of any such fee is paid to Thompson Financial Services Limited (or Super Sure) or its advisers, and we aren't under any obligation to place any particular level of business with either Fisher Funds or nib, but Thompson Financial Services Limited indirectly benefits from those fees through the IGNITE member services they help fund.

We manage the resulting conflict of interest by ensuring our advisers only recommend Fisher Funds investment products or nib insurance products where the adviser is satisfied that those products provide the best outcome for our clients, when compared with any other product we are able to recommend, having regard to the nature and scope of the service agreed with the client.

For life insurance and health insurance, Thompson Financial Services Limited (and Super Sure) 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 Thompson Financial Services Limited (also trading as Super Sure). 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 also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own and to manage the potential conflicts of interest as disclosed above, all Thompson Financial Services Limited (and Super Sure) advisers follow an advice process that ensures personalised recommendations are made on the basis of the client's goals and circumstances, as advised by the client. Thompson Financial Services Limited (and Super Sure) financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process and our compliance programme is reviewed annually by our external compliance adviser.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing inquiries@tfsi.co.nz or by calling 04 472 5362. You can also write to us at: 181 Westchester Drive, Churton Park, Wellington 6037. 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 can't, 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 can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact the Insurance and Financial Services Ombudsman. The Insurance and Financial Services Ombudsman provides

Publicly available information – Financial Advice Provider

a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact:

Freephone: 0800 888 202

Telephone: 04 499 7612

Email: info@ifso.nz

Post: Insurance & Financial Services Ombudsman Scheme

PO Box 10-845, Wellington 6143, NEW ZEALAND

Physical: Insurance & Financial Services Ombudsman Scheme

Level 2, Solnet House

70 The Terrace

Wellington 6143

Fax 04 499 7614

If you have limited English, they can arrange an interpreter by telephone.

If you are hearing or sight impaired, the IFSO Scheme uses the NZ Relay Service.

DUTIES INFORMATION

Thompson Financial Services Limited (and Super Sure) 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 isn't materially influenced by our own interests (431K)
- exercise care, diligence, and skill in providing you with advice (431L)
- 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) (431I)
- 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 <https://www.fma.govt.nz>.