

## Disclosure Information

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### **Licensing Information:**

Assured Fincorp Limited (FSP1001062), trading as Assured Fincorp Limited (AFL Partners Partners) (AFL Partners, we, our, us) is a Financial Advice Provider (FAP) and is named as an Authorised Body to provide a financial advice service under the FAP Licence held by PSC Connect Life NZ Ltd.

PSC Connect Life NZ Ltd (PSCCLNZ) (FSP678631) is the Full licence holder, as approved by the Financial Markets Authority (FMA).

There are no special licence conditions imposed.

### **Nature and Scope of the Advice:**

AFL Partners provides advice to clients about Life & Health Insurance and our Financial Advisers provide financial advice in relation to these financial advice products.

We will not provide advice on General Insurance, Investments, Kiwisaver or Mortgages, so you will need to consult a specialist if you would like advice on those products. We can refer a specialist to contact you if you require.

AFL Partners can provide financial advice on a variety of products from a wide range of New Zealand based and overseas providers and includes but is not limited to:

<b><i>Financial Advice Products</i></b>	<b><i>Providers</i></b>
<i>Life</i>	NIB NZ Ltd
<i>Health</i>	Chubb
<i>Trauma Cover</i>	AIA
<i>TPD Cover</i>	Asteron Life
<i>Income protection</i>	Fidelity Life
<i>Mortgage protection</i>	PartnersLife
<i>Redundancy Cover</i>	Accuro
<i>Waiver of premium</i>	Southern Cross

We are not aware of any material limitations or restrictions on the scope of financial advice service we provide. If these are identified, we will disclose them to you.

### **How We Get Paid:**

We earn our income from either a fee or commissions earned from providers or a combination of both.

### **Conflicts of Interest and Incentives:**

When we arrange insurance for you, the provider(s) may pay us a commission. The amount of the commission varies between providers and products and is based on a percentage of the premium.

If we arrange insurance for you and you cancel it part way through the insurance period, we may keep some or all of the commission from any refund due to you by the provider.

PSCCLNZ retain a percentage of this commission for a range of professional services they provide to AFL Partners.

If a person or entity has referred you to us, we may pay them a percentage of the commission and/or fees we receive for their referral.

A Financial Adviser may have a conflict of interest in circumstances where financial advice has been provided to two clients who later have a dispute. If this occurs the financial adviser will disclose the conflict of interest to you and refer one client to another financial adviser for advice and assistance.

To ensure that our Financial Advisers prioritise your interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the information you have provided and your unique circumstances.

We maintain a register of conflicts of interest, of gifts and any other incentives we may receive.

If we believe there is a conflict of interest – real or perceived – we will discuss this with you.

PSCCLNZ and AFL Partners also undertake annual internal reviews to ensure compliance with these statements.

### **Complaints Handling & Dispute Resolution:**

Please refer to our Internal Complaints Process that can be found [here](#).

### **Duties Information:**

AFL Partners, PSCCLNZ and anyone who gives financial advice on their behalf have 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;
- exercise care, diligence and skill in providing you with advice;
- meet standards of competence, knowledge and skill as 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 FMA website [here](#).

### **Identifying Information:**

Assured Fincorp Limited (FSP1001062), trading as Assured Fincorp Limited is a Financial Advice Provider (FAP).

Our contact details are:

Phone: 021 293 5396  
Email: [admin@aflPartners.co.nz](mailto:admin@aflPartners.co.nz)  
Address: 69B Astley avenue, New Lynn, Auckland 0600

Niraj Boricha (FSP597870) is a Financial Adviser of AFL Partners, and his contact details are:

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## GLOSSARY:

<b>Authorised Body</b>	is an entity named on a financial advice provider's licence that can provide the licensed service without needing its own licence. Authorised Bodies must register on the Financial Service Providers Register as a financial advice provider.
<b>Financial Advice</b>	a recommendation or an opinion about buying or selling financial advice products
<b>Financial Advice Provider</b>	a business or individual who provides a financial advice service.
<b>Financial Advice Service</b>	engages one or more individuals to give financial advice on their behalf or provides financial advice on their own account.
<b>Financial Adviser</b>	is an individual registered on the Financial Service Providers Register to provide a financial advice service, who is not a financial advice provider.
<b>Financial Markets Authority (FMA)</b>	is the New Zealand government agency responsible for enforcing securities, financial reporting and company law as they apply to financial services and securities markets.
<b>Financial Service Provider</b>	FSP refers to Financial Service Provider a person who provides or offers to provide a financial service (as per the FSP Act)
<b>Financial Service Providers Register (FSPR)</b>	a searchable register of people, businesses and organisations that provide financial services in New Zealand. The register contains key information about FSPs including the financial services they provide, any relevant licences they hold and the dispute resolution scheme they belong to.
<b>Full Licence</b>	held by Financial Advice Provider PSC Connect Life NZ Ltd and approved by the FMA on the 3rd February 2022