



# DISCLOSURE

Future Insurance NZ

Financial Advice Provider

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## LICENSING INFORMATION

Future Insurance NZ Limited ([FSP715994](#)) holds a licence issued by the Financial Markets Authority to provide financial advice.

## NATURE AND SCOPE OF THE ADVICE

Future Insurance NZ provides specialist advice to our clients about their life and health insurance. Our financial advisers provide financial advice in relation to the following financial advice products:

For life insurance, we work with AIA New Zealand and Asteron Life and all the products available within their companies.

For health insurance, we work with AIA New Zealand and Accuro.

In providing you with financial advice we can provide you with advice about both personal and business life risks.

This includes an analysis of your current lifestyle and/or business situation with a written report detailing the proposed insurance products required to protect your family and future.

We can consider all the products including health and wellbeing products available within the above companies. These include:

### Personal Products

- Life Insurance
- Trauma Insurance/Critical illness Cover
- Accidental Injury Cover
- Kids Cover
- Trauma and health insurance for children (including new-born)
- Accidental Death Insurance
- Cancer Care
- Total Permanent Disability
- Mortgage & Living Insurance
- Income Protection
- Private Health Insurance
- Wills (Limited to an online discounted referral)

### Business Products

- Business Disability
- Business Continuity
- Rural Continuity
- Start-up Income Protection
- Business Expenses Insurance
- Farmers Protection
- Employee Insurance

## FEES OR EXPENCES

Future Insurance NZ **does not charge fees**, expenses or any other amount for any financial advice provided to our clients.

## CONFLICTS OF INTEREST AND INCENTIVES

Future Insurance NZ and our financial advisers receive commission from the providers on whose products we give financial advice. If you decide to take out insurance the provider will pay a commission to Future Insurance NZ and to your financial adviser. The amount of commission is based on the amount of premium.

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 our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit and a review of our compliance programme annually.

## COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our financial advice service you can make a complaint by emailing [admin@futureinsurance.co.nz](mailto:admin@futureinsurance.co.nz), or by calling : 06 8703012.

When we receive a complaint, we will consider it following 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 Financial Services Complaints Limited (FSCL).

Financial Services Complaints Limited provides 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 Financial Services Complaints Limited by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz) or by calling 0800 347 257.

## DUTIES INFORMATION

Future Insurance NZ, and anyone who gives financial advice on our 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 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 <https://www.fma.govt.nz>

## CONTACT DETAILS

Future Insurance NZ ([FSP715994](#)) Trading as Future Insurance NZ is the Financial Advice Provider.

You can contact us at:

Phone: 06 870 3012 or 0210 391 899

Email: [admin@futureinsurance.co.nz](mailto:admin@futureinsurance.co.nz)

Address: 711 Windsor Avenue, Park vale, Hastings, Hawkes Bay 4122

Web address: [www.futureinsurance.co.nz](http://www.futureinsurance.co.nz)