



my futurity

Disclosure Information

Name: My Futurity Limited **FSP Number:** FSP552047
Phone: 0800 333 121 **Web:** www.myfuturity.co.nz **Email:** help@myfuturity.co.nz
Address: Malolo House, 110 Commercial Road, Helensville, 0800

My Futurity Limited T/A My Futurity (FSP552047), is a licensed Financial Advice Provider regulated by the Financial Markets Authority.

Both My Futurity Limited our Advisers are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

Our Advisers Work For You

Our Financial Advisers have a duty to abide by the Code of Conduct for Financial Service Providers.

My Futurity is paid by the providers for the services we provide, however, it is you that they work for. To ensure that our Advisers put your interests ahead of my ours, we follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

Our Advisers provide all of our recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of their advice.

My Futurity Limited, 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.

Our Services

Personal Risk: (Life, Income, Disability & Health Insurances):

Our Advisers provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

Their recommendation is limited to the products offered by the following companies:

AIA, Accuro, Asteron Life, Chubb Life, Fidelity Life, Partners Life, nib, Resolution Life, Southern Cross

To ensure that advice remains accessible, My Futurity Limited does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed. In place of an upfront fee, My Futurity Limited is paid a commission for any new insurance taken up, of between 0% and 240% of the first year's premium, depending on which insurance company you take out cover with.

From year two, My Futurity Limited may then receive an annual commission of between 0% and 25% of the premium for the time My Futurity Limited remains the servicing adviser on the policy. Your Adviser will confirm the amount of commission My Futurity Limited will receive when they provide their recommendation to you.

KiwiSaver & related managed investment products:

Whilst we don't provide KiwiSaver advice, our Advisers able to refer you to one of the providers listed below who discuss what level of financial risk you are comfortable with and recommend a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive). The providers our Advisers can refer you to are:

Generate, Koura

Depending on which provider you choose to go with, My Futurity Limited can be paid a referral fee of between \$0 to \$300 and may then receive an annual servicing commission of up to 0.3% of funds under management.

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).

How to raise a concern or complaint about our advice

Well even the best Superhero firms don't get it right all the time so if this happens and you are not satisfied with our financial service, you can make a complaint by:

emailing help@myfuturaity.co.nz or by calling 0800 333 121.

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 Disputes Resolution Scheme (FDRS).

FDRS 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 FDRS by emailing enquiries@fdrs.co.nz, or by calling: 0800 347 257.

You can also write FDRS at Lv 4, 142 Lambton Quay, Wellington 6011: Postal Address P O Box 2272, Wellington 6104.

