



17 November 2021

AGREEMENT TO SUPPLY LEADS

I Matthew Bowden from Eric James & Associates agree to buy leads and insurance enquires from Fly Me High Limited (John McCarthy - owner and Iryna Denysova - employee).

I have supplied my document of disclosure/ Scope of Services (enclosed). This gives me the authority to sell and represent insurance products. This is all outlined on page 10.

My FSP registration number 774051

VIEW GOVERNMENT FSP

<https://fsp-app.companiesoffice.govt.nz/orp-fsp-register/viewInstance/view.html?id=757b371f1b6eec44bad4008937136b8faca14fc2eb487ef9&time stamp=12679018371394312>

I confirm I deal with the end user (the Customer) and the insurance companies (as listed in my Scope of Engagement) supplied to you (attached)

I also give you permission to charge me and my company \$59 plus GST to qualified enquires from your company.

I can be contacted to verify this agreement I have with Fly Me High and the insurance companies I represent to market and sell on their behalf - + 64 3 977 4400(My personal cell)

FLY ME HIGH LIMITED

DocuSigned by:

DE3E0FCB9B2A4F8...

Eric James & Associates
Matt Bowden
5/211 Ferry Rd
Chrsitchurch
New Zealand 11/17/2021

Fly Me High Limited 4 Whetu Place Rosedale Auckland +6421737715 john@flymehigh.com

Your Obligations

Any advice provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate to your needs. If you are unsure as to why I need certain information please ask so that I can explain.

If Something Goes Wrong?

If you have a problem, concern, or complaint about any part of our service, please tell us, so we can try to resolve the problem.

Please contact our Risk Compliance Manager – Mike Kelly – mike.kelly@ericjames.co.nz

We will acknowledge receipt of your feedback or complaint within two business days and will endeavour to resolve the matter as soon as possible.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited (FSCL) resolution scheme.

This service will cost you nothing, and will help us resolve any disagreements. You can contact the Financial Services Complaints Limited resolution scheme at:

Address: PO Box 5967, Lambton Quay, Wellington 6140

Telephone number: 0800 347 257

Email address: info@fscl.org.nz

Privacy Act

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 2020 gives you the right to request access to and correction of, your personal information. We have processes set up to handle these requests.
3. Information provided by you and or any authorised agent, will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my/our recommendations or variations thereof;
 - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.

The information will be held by me / us at our offices and on our database at Eric James & Associates Ltd, Unit 5, 211 Ferry Road, Christchurch



Disclosure Statement

It is important that you read this document.

The information provided in this document is important. It describes the financial adviser services that Eric James and Associates (EJA) provides and will help you choose a service that best suits your needs.

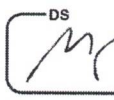
About Us

We have developed and maintained strong relationships with specialist insurance providers. This enables us to offer insurance quotes for individuals and businesses from a broad range of backgrounds and trades.

We also recognise the importance of training and development and ensure that all our advisors' knowledge is kept up to date and appropriate standards are maintained. Eric James & Associates is a member of the Financial Advice New Zealand (FANZ) and all our advisors adhere to the FANZ professional standards of conduct.

Eric James & Associates is a Licenced Financial Advice Provider and we are responsible for the advice provided by our Advisers. You can check our registration on the Financial Services Provider Register.

Financial Adviser

 **NAME / FSP:** Matthew Joseph Bowden: FSP774051
BDI: 09-222 2048
EMAIL: matt@ericjames.co.nz

How we work

We would like to understand your unique needs and future objectives in order to develop an Insurance plan tailored specifically to your lifestyle and budget.

A full fact find and needs analysis can help determine financial needs for you and/or your family, should any of these events occur. We can also advise on which type and structure of insurance cover we believe will meet your needs including consideration of existing plans.

Reasons our clients have insurance:

- repaying your mortgage
- maintaining your current standard of living
- for lifestyle changes due to disability
- clearing your debts
- providing for your children's education
- security for business obligations
- having enough funds to achieve your personal goals during a disability

We will take you through our simple 3 step insurance planning process:

1. Take you through the Risk Analysis Process to determine your Insurance needs.
2. Explain your options, prepare quotes, and provide information so that you're fully informed.
3. Agree on your Personal Insurance Plan and help you implement your insurance requirements.



Insurance Implementation Service Requests

We can also provide product quotes and information to assist with insurance implementation on instruction from you.

Once you are a customer we will be able to provide ongoing support and advice and be your first point of contact for all your insurance needs. It means you can rest easy knowing that your livelihood and family will be protected no matter what life may bring.

Products we advise on

We provide advice on the following range of products for personal and business insurance needs.

Life Insurance, Disability Insurance, Trauma Insurance, Income Protection, Mortgage Protection, Health Insurance, Travel Insurance.

Product Providers

Partners Life, AIA, Fidelity Life, NIB, Cigna, AMP.

We work with you to help you choose the product that best suits your needs and budget. Though if you have existing insurance with a provider we don't have any agency with I won't be able to provide advice or recommendations on that product.

How we get paid

My contractual relationship is with Eric James & Associates, who holds agencies with these Insurers. Eric James & Associates does NOT require me to place an agreed percentage of business I do with any of the above Insurers.

I receive remuneration in the form of a retainer, commissions, bonuses and benefits from EJA & Insurance Companies. I am able to earn a percentage of commission paid to EJA based on performance, compliance and service criteria.

My services are at no cost to you.

Further, I do not have any agreements that require me to place any particular level of business with any Insurer.

EJA receives commission payments directly from the product providers. Commissions can range from 0 – 256% depending on the product type and provider.



Your Obligations

Any advice provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate to your needs. If you are unsure as to why I need certain information please ask so that I can explain.

If Something Goes Wrong?

If you have a problem, concern, or complaint about any part of our service, please tell us, so we can try to resolve the problem.

Please contact our Risk Compliance Manager – Mike Kelly – mike.kelly@ericjames.co.nz

We will acknowledge receipt of your feedback or complaint within two business days and will endeavour to resolve the matter as soon as possible.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited (FSCL) resolution scheme.

This service will cost you nothing, and will help us resolve any disagreements. You can contact the Financial Services Complaints Limited resolution scheme at:

Address: PO Box 5967, Lambton Quay, Wellington 6140

Telephone number: 0800 347 257

Email address: info@fscl.org.nz

Privacy Act

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 2020 gives you the right to request access to and correction of, your personal information. We have processes set up to handle these requests.
3. Information provided by you and or any authorised agent, will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my/our recommendations or variations thereof;
 - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.

The information will be held by me / us at our offices and on our database at Eric James & Associates Ltd, Unit 5, 211 Ferry Road, Christchurch



Mortgage Advice

We are often asked if we offer advice on Mortgages, but as insurance specialists, we think our clients would benefit from some sound mortgage advice from Mortgage Specialists.

We use and recommend Penberthy Mortgage Advisers. They offer Mortgage Advice as licenced financial advisers. Please note EJA may receive a referral fee from Penberthys, if you implement a mortgage via them. If you would like a referral please ask.

Email Communications

You acknowledge that we can and will email you about the agreed services and this engagement, and may from time to time email you about other services, offers, newsletters or information.

Confirmation of your acceptance of our terms and our agreed scope of service will be recorded in the Client Acknowledgments section of our Risk Analysis Document.

Contact Details

Eric James and Associates

Address: 5/211 Ferry Road, Christchurch 8011

Telephone number: (03) 977 4400 or 0800 ERICJAMES

Fax number: (03) 977 4401

Email address: admin@ericjames.co.nz

Website: www.ericjames.co.nz

John McCarthy

From: jenny@flymehigh.com
Sent: Wednesday, 17 November 2021 5:57 PM
To: 'John McCarthy'
Subject: FW: Your FLYMEHIGH LIMITED receipt [#1996-6022]

I have them on my notes too.

Jenny Stevenson
Marketing Support



From: matthew bowden <matthewbowden@hotmail.com>
Sent: Wednesday, November 17, 2021 12:43
To: jenny@flymehigh.com
Subject: Re: Your FLYMEHIGH LIMITED receipt [#1996-6022]

Hi Jenny,

We use the following companies

- * PartnersLife
- * AIA
- * nib
- * Cigna
- * fidelity life
- * AMP

I will read over the agreement and get it back to you first thing tomorrow.

Cheers

Matt Bowden
P: 027 519 0901

Sent from my iPhone

On 17/11/2021, at 5:33 PM, jenny@flymehigh.com wrote:

Hi Matt,

John has asked me to please send a separate email that outlines the companies you sell for and the agreements you have in place. You can send it tomorrow together with the signed contract.

Sorry to be a pain.

Kind regards,

Jenny Stevenson
Marketing Support

PS We will give you two free credits for every referral you give us – [see here](#)



4 Whetu Place
Level 2
Rosedale
PO BOX 31924
Milford 0620
Auckland 0632

FlyMeHigh Limited
PO BOX 31-924
MILFORD 0620
AUCKLAND

flymehigh.com

From: matthew bowden <matthewbowden@hotmail.com>
Sent: Wednesday, November 17, 2021 10:02
To: Jenny Stevens <jenny@flymehigh.com>
Subject: FW: Your FLYMEHIGH LIMITED receipt [#1996-6022]

Hi Jenny,

I know you are busy with the urgent request.....and sorry to be a pain.

But just letting you know.