



17 November 2021

AGREEMENT TO SUPPLY LEADS

I Bryce Wilson from Future Care 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 120682

VIEW GOVERNMENT FSP

<https://fsp-app.companiesoffice.govt.nz/orp-fsp-register/viewInstance/view.html?id=757b371f1b6eec44bad4008937136b8f4701c037fc6e8415×tamp=12677310452441589>

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 21 211 4957(My personal cell)



FLY ME HIGH LIMITED

DocuSigned by:

Bryce Wilson

E045703FF15047E...

Future Care Insurance Brokers Ltd

Bryce Wilson

8 Takatu Pl

Takanini

AUCKLAND

New Zealand

11/16/2021

Talking to someone
who gets it really
makes a difference.

Hello.

Bryce Wilson

Bryce Wilson | Futurecare Insurance Brokers Limited
Futurecare Insurance Brokers Limited []

SEE PAGE 10 FOR LIST OF
INSURANCE ACCOUNTS.

**Talking to someone
who gets it really
makes a difference.**

Bryce Wilson, Financial Adviser
021 211 4957 | Bryce@futurecare.co.nz
FSPR Number: 120682

Hello.

Bryce Wilson

Protecting whats important to you.



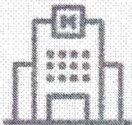
HEALTH INSURANCE

In case you need hospital treatment



INCOME PROTECTION/MORTGAGE REPAYMENT INSURANCE

In case you are too sick to work



TRAUMA INSURANCE

In case you suffer a major health condition



TOTAL AND PERMANENT DISABILITY INSURANCE

In case you are unable to ever work again



LIFE INSURANCE

In case you die (or are terminally ill)

Our promise.

Five things you can expect from us.



FIND THE RIGHT DEAL FOR YOU

- We'll compare New Zealand's leading insurers
- Look at your overall situation to recommend what's right



SAVE YOU TIME

- We'll compare the market for you
- Expert research to find the right cover for you
- Do all the legwork for you



NO COST TO YOU

- You won't be out of pocket.
- Zero obligation to take out the suggested cover



KEEP IT SIMPLE

- No jargon! Everything explained simply
- We work for you, not the insurers



HELP YOU GET COVERED

- Connect you with the right insurer for unexpected situations

You're in good hands.

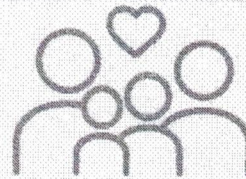
More and More New Zealanders are recognising the benefit
of using an insurance adviser.

**WE WORK IN YOUR
BEST INTERESTS**



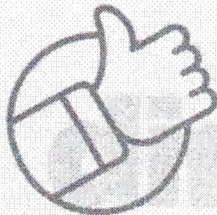
We work in partnership
with insurers

**WE'RE NOT AN INSURANCE
COMPANY, NOR ARE WE
OWNED BY ONE**



Proudly owner operated

**WE ARE A MEMBER OF THE
LARGEST FINANCIAL GROUP
IN NEW ZEALAND**



Thousands of
happy customers

#ADVISERSWORKFORYOU

Access to New
Zealand's leading
insurers, **all in
one place.**

accuro
HEALTH INSURANCE




THE REAL LIFE
COMPANY



Cigna.

fidelity **life**

nib

 **partnersLIFE**

6 steps to a stress free insurance plan.

1

FIRST CHAT

We get to know you, and ensure you know what we do and how we do it. We'll talk about what you are trying to do and whether we can help you.

2

UNDERSTAND YOUR SITUATION

We'll gather information from you about your situation so that we can recommend the best possible cover.

3

YOUR PROFILE

When you're ready, we create a detailed profile to help you decide what type of protection you need.

4

YOUR INSURER

Once we have worked out what cover you need based on your needs and budget, we'll research the market and decide on the best insurer for you.

5

LET'S GET ORGANISED

We help you with your insurance application and work with you on any insurer requirements.

6

KEEP YOU ON TRACK AND PLAN FOR THE FUTURE

We'll be in touch every year to make sure your cover is still relevant through any life changes. We will also help you through any claims you may have.

More than insurance.

MAKE SURE YOUR LOVED ONES AND LIFESTYLE ARE PROTECTED



Insurance for your lifestyle:

- Health
- Mortgage protection
- Income protection
- Trauma cover
- Total and permanent disability
- Life

Insurance for your stuff:

- Car + asset
- Home and contents
- Investment properties

GET THE RIGHT LOAN TO GIVE YOU THE MONEY YOU NEED



- Home loans
- Investment loans
- Refinance
- Commercial loans
- Car loans

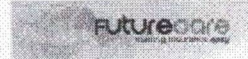
- Personal loans
- Business loans
- Equipment loans
- Construction loans

PLAN FOR THE FUTURE YOU WANT

What else can we help you with?



- KiwiSaver
- Currency exchange
- UK pension transfers



Disclosure guide.

Here is some key information you need to know to help you understand what type of advice I am able to give you, so that you can make an informed and confident choice when engaging me.

Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

Full Name: Bryce Wilson

Address: 8 Takatu Pl, Takanini 2112, New Zealand

Phone: 021 211 4957

Email: Bryce@futurecare.co.nz

FSPR Number: 120682

My Financial Advice Provider below is authorised to operate under the licence held by NZ Financial Services Group

Name of Financial Advice Provider: Futurecare Insurance Brokers Limited

Trading as: Futurecare Insurance Brokers Limited

Phone: +64212114957

Email: Bryce@futurecare.co.nz

Licensing Information

We operate under a current licence issued by the Financial Markets Authority in the name of: NZ Financial Services Group

FSPR Number: NZ1234567

Nature and scope of advice

The information below will help you understand what type of advice will be provided.

Our duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are:

- Meet the standards of competence, knowledge, and skill set out in the code of conduct.
- Give priority to the client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

Services I provide

We will analyse your insurance needs and help you choose cover that is suitable for your purpose. We have access to a range of insurers. Once we have chosen an insurer, and types and amounts of cover that are suitable to you, we will help you to obtain acceptance.

Insurers I use

I source insurance from a panel of approved insurers. The current insurers I can use are:

- | | | |
|-------|----------------|-----------------|
| • AIA | • Asteron Life | • Fidelity Life |
| • NIB | • Cigna | • Partners Life |

Products I provide

The types of financial products I can give advice on are:

- | | | |
|----------|-------------------------|----------|
| • Life | • Income Protection | • Health |
| • Trauma | • Permanent Disablement | |

What else I can offer

I can help you with other services through my referral partners

- | | | |
|------------------------|-----------------|-------------|
| • Tower - F&G | • Asset Finance | • Ray White |
| • UK Pension Transfers | • XE Money | |



Fees and expenses

Generally I won't charge you any fee for the financial advice I provide to you. This is possible because, on issuance of a risk insurance policy, I usually receive commission from the insurer. Any exceptions to this general position are explained below.

I may charge you a one-off fee if the following occurs:

When I don't receive commission from the insurer: If you request that I provide financial advice and I do not receive a commission from the insurer, I may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before I complete the services, and would be based on an estimate of the time spent providing the advice.

[This may arise in the rare event that you request that I provide financial advice in relation to either a product that is offered by an insurer that is not on our panel of approved insurers, or an insurance that is outside my usual arrangements with my product providers].

You will be invoiced for any one-off fee and will be given 30 days to make payment.

Conflicts of interest

Commission

On acceptance of an insurance application by the insurer, I usually receive commission from the applicable insurer. The commission is generally an upfront commission, but I may also receive a renewal commission. The upfront commission is calculated as a percentage of the first year's premium that you will pay. A renewal commission is calculated as a percentage of the premium that you pay for each year the policy is in force.

The percentages that each insurer uses to calculate upfront and renewal commissions are below. Once you are comfortable proceeding and the insurance application is accepted, I'll reconfirm this with you.

I may also receive a referral fee or commission if I refer you to our referral partners. I will give you more information about how that referral fee or commission is calculated, before proceeding.

I manage the conflicts of interest arising from this commission by:

- Following an advice process that ensures I understand your needs and goals so that I always recommend the best product for you regardless of the type and amount of commission I will receive.
- Ensuring the amount of any insurance cover is in accordance with your identified needs.
- Providing you with the table below showing commission rates and types by product provider.
- Undertaking regular training on how to manage conflicts of interest.

futurecare
making insurance easy

Insurer	Upfront%	Renewal%
AIA	190%	7.50%
Asteron Life	180%	5%
Fidelity Life	175%	17%
NIB	140%	5%
Cigna	185%	15%
Partners Life	180%	10%

Privacy policy & security

I will collect personal information in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The platform I use is secure and run on Amazon Web Services.

Complaints Process

If you have a complaint about my financial advice or service I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me using the heading Complaint - [Your Name]. Please set out the nature of your complaint, and the resolution you are seeking. I will acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I will provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

Financial Services Complaints Limited
complaints@fscl.org.nz
0800 347 257

Availability of Information

This information can be provided in hardcopy upon your request.

Bye Wilh
17/11/21