

Important Information Statement

The information provided below is intended to help you as you make important financial decisions.

Please read this carefully and ask questions if you would like to know more. Further information is available on our website at www.mfs.net.nz and in writing, upon request, free of charge.

IDENTIFYING INFORMATION

I am a Financial Adviser (FSP546726) engaged by Mutual Financial Services Ltd (FSP705911).

Mutual Financial Services Ltd (FSP705911) is authorised to provide financial advice under a licence issued by the Financial Markets Authority.

MY CONTACT DETAILS ARE:

Name: Grant Richardson

Phone: +64212644197

Email: grant@mfs.net.nz

Address: Unit 6 /6 Omega Street Rosedale Auckland 0632

MY DUTIES AND OBLIGATIONS

Under the Financial Markets Conduct Act 2013 I have duties and obligations relating to how I give advice. I am required to:

- Ensure you understand the nature and scope of advice you ask me to provide.
- Provide an advice service that is relevant to this scope of advice and suitable to your individual circumstances and needs.
- Listen to your needs, concerns and preferences and treat you fairly and with respect.
- Act with integrity, giving priority to your interests and give advice that is not influenced by my own interests.
- Exercise care, diligence and skill in providing you with advice.
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice you requested.
- Ensure you understand my advice and recommendations and any associated risks.
- Keep you informed through the process, communicating in a timely, clear and effective manner.

NATURE AND SCOPE OF THE ADVICE

I will provide you with financial advice in relation to your Personal Insurances / Business Insurances. I can give financial advice about Insurance products provided by:

- AIA NZ
- Asteron Life
- Partners Life
- Fidelity Life
- NIB

LIMITATIONS TO THE ADVICE I WILL PROVIDE:

RELIABILITY HISTORY

A reliability event is something that might materially influence you in deciding whether to seek advice from me or from MFS . As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy within the last four years. There have been no reliability events for Mutual Financial Services Ltd (FSP705911), or me Grant Richardson (FSP546726).

HOW WE ARE PAID

Fees and Expenses

I do not usually charge a fee for the financial advice I provide to you except in particular circumstances and agreed in advance with you.

Remuneration

I am remunerated primarily by commissions paid . Depending on the company/ies and product/s you choose Grant Richardson and Mutual Financial Services Limited (FSP705911) will be paid a commission.

Insurance Remuneration

Insurance commission may be between 35% and 230% of the first year's premium of your policy.

Grant Richardson and Mutual Financial Services Limited (FSP705911) also receives a commission of between 5% and 25% of the premium for each year the policy remains in place.

The commission we receive from Insurance providers is not a profit. It is the revenue which the company requires in order to pay company expenses for example, pay salaries, rent, expenses, taxes, and attend to all Services on your behalf. This remuneration is earned in various ways.

CONFLICTS OF INTEREST

We ensure that we prioritise your interests above our own by following an advice process that shows our recommendations are based on your objectives needs and circumstances. I manage possible conflicts of interest by:

- Avoiding any production requirements for one product provider
- Having access to a range of product providers
- Using third party independent product research as part of our analysis
- Reviewing our compliance processes regularly

Other conflicts of interest could be when product providers reward us in the form of hampers and incentives for business we provide to them.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION

Complaints and Disputes

If you are not satisfied with our service or financial advice, please tell us as soon as possible so that we can try and resolve this for you to the best of our ability. It is our intention to provide the best possible service we can for our clients and will do our best to try and resolve any complaint received as quickly and effectively as possible. You can make a complaint by calling 09 473 0880 or emailing herman@mf.net.nz You can also write to us at 224E Bawden Road, RD2, Albany, 0792.

We will follow our internal complaint process:

We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.

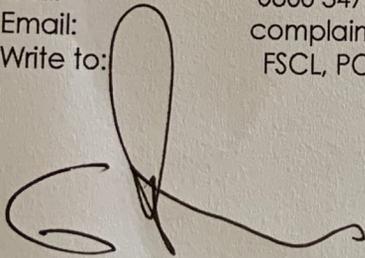
If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 business days. We may contact you to get further information about your complaint.

We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint

We will contact you by phone, email, or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints scheme, you can contact our external disputes resolution scheme, Financial Service Complaints Ltd. They provide a free and independent dispute resolution service that may help to investigate or resolve your complaint if we haven't been able to do so to your satisfaction.

Call: 0800 347 257
Email: complaints@fscl.org.nz
Write to: FSCL, PO Box 5967, Wellington 6145



GRANT RICHARDSON

FSP 546726

SIGNED AT AUCKLAND NZ

17 November 2021