Breathe™
Personal Insurance Advice

Financial Adviser Disclosure Statement

Dean Oxford | Breathe — Life and Health Cover | FSP1012229

LICENSING INFORMATION

Certainty Financial Advisers Network Limited (FSP677951) (trading as CFAN) holds a licence issued by the Financial Markets Authority to provide financial advice. I, Dean John Oxford, am authorised by that licence to provide financial advice. My FSPR number is FSP1012229.

NATURE AND SCOPE OF THE ADVICE

Under the Certainty Financial Advisers Network Limited licence, I, Dean John Oxford, provide advice to my clients about their personal risk insurance and health insurance. I provide financial advice in relation to these financial advice products.

For personal risk insurance, I work with:

- AIA
- Fidelity Life
- nib
- Partners Life
- Chubb

For health insurance, I work with:

- AIA
- nib
- Partners Life

In providing you with financial advice, I will only consider existing personal term life, trauma, income protection and health insurance policies (if any).

I will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.

I am unable to take into consideration or provide advice on financial products issued outside of New Zealand.

FEES OR EXPENSES

I do not charge fees, expenses or any other amount for the financial advice provided to my clients, provided the cover stays in force for at least 2 years.

CFAN may charge a fee for the financial advice provided to a client where a client cancels a life or health insurance policy within two years of inception. Whether a fee will be charged and the manner in which it will be charged will be advised when the advice is provided to the client. This fee will be payable by the client by the 20th of the month after the policy is cancelled.

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CONFLICTS OF INTEREST AND INCENTIVES

Certainty Financial Advisers Network Limited and I receive commissions from the insurance providers on whose products we give financial advice.

If you decide to take out insurance, the provider will pay a commission to Certainty Financial Advisers Network Limited and to myself. The amount of commission is based on the amount of the premium.

From time to time, product providers may also reward me for the overall business I provide to them. They may give me tickets to sports events, hampers, or other incentives.

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your goals and circumstances.

I undergo annual training about how to manage conflicts of interest. CFAN maintains registers of conflicts of interest and the gifts and incentives I receive. CFAN monitors these registers and provides additional training where necessary. CFAN performs an annual review of their compliance programme.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with my financial advice service, you can contact my internal complaints team by:

- Email CFAN at: compliance@cfan.co.nz
- Call CFAN on: +64 9 600 10 20
- Write to CFAN at: Suite 3, Level 2, 86 Parnell Road, Parnell, Auckland 1052

When they receive a complaint, they will consider it following their internal complaints process:

- They will consider your complaint and let you know how they intend to resolve it.
- They may need to contact you to get further information about your complaint.
- They aim to resolve complaints within 10 working days of receiving them.
- If they cannot, they will contact you within that time to let you know that they need more time to consider your complaint.
- They will contact you by phone or email to let you know whether they can resolve your complaint and how they propose to do so.

If they can't resolve your complaint, or you aren't satisfied with the way they propose to do so, you can contact Insurance & Financial Services Ombudsman Scheme Inc.

Insurance & Financial Services Ombudsman Scheme Inc. 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 Insurance & Financial Services Ombudsman Scheme Inc. by emailing info@ifso.nz, or by calling 0800 888 202 or +64 4 499 7612. You can also write to them at PO Box 10-845, Wellington 6143, New Zealand.

DUTIES INFORMATION

Certainty Financial Advisers Network Limited, and anyone who gives financial advice on their behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. This includes me.

As a CFAN adviser, I am required to:

- Give priority to your interests by taking all reasonable steps to make sure my advice is not materially influenced by my 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 I treat you as I should and give you suitable advice).

This is only a summary of the duties that I have. More information is available by contacting me, CFAN or by visiting the CFAN website at www.cfan.co.nz and/or the Financial Markets Authority website at https://www.fma.govt.nz.