

CLIENT ENGAGEMENT FORM

1. CLIENT CONFIDENTIALITY

Confidentiality is very important to me. I acknowledge that your personal details and details of your financial position are confidential. I undertake not to divulge any information that you have disclosed to me to any person or body except under the conditions noted below in 'Use of Information'. If your details are entered into our electronic record system, I will keep those details on file for a period of seven years or longer whether or not this engagement terminates.

2. PARTIES

Adviser Contact details:

Trading Company	All Things Credit Limited trading as Resure
Clemence Limited FSP Number	FSP758931
Name of Financial Adviser	Kyle McElwain
Adviser FSPR Number	FSP1000038
Office Address	355 Selwyn Street, Addington, Christchurch 8042
Postal Address	PO Box 341, Christchurch 8013
Telephone number	027 819 7713
Email address	kyle.mcelwain@resure.co.nz

Client details are recorded in the Fact Find document.

3. SERVICES

As a financial services provider, I am able to provide the following services:

- Personal Risk Insurance Advice
- Class Advice KiwiSaver

4. PRODUCTS

As a financial services provider, I will provide you with financial advice in relation to your personal insurances (life and health). I only provide financial advice about life insurance from the providers listed below.

Risk Insurance

- Life Insurance
- Trauma Insurance
- Total & Permanent Disablement Insurance
- Income Protection Insurance
- Mortgage Protection Insurance
- Redundancy Insurance
- Health Insurance
- Accidental Death Insurance
- Business Expenses Insurance
- Co-Shareholder Insurance
- Key Person Insurance

Providers

- Cigna
- Fidelity Life
- Asteron Life
- AIA
- AMP
- Partners Life
- Southern Cross
- NIB
- NZ Funds

5. TIMEFRAMES

The estimated time of the planning process is approximately one to two hours for the first meeting and two to three meetings may be required for the entire process. At a future mutually agreeable time, a review of your personal situation may involve a further one to two hour interview in order to update mutually agreed levels of cover. In most cases, reviews take place annually unless otherwise agreed.

6. FEES OR EXPENSES

I do not charge fees, expenses or any other amount for any financial advice provided to its clients.



7. COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our financial advice service you can make a complaint by emailing jordan.clemence@resure.co.nz, or by calling: 0800 232 238. You can also write to us at: PO Box 341, Christchurch, 8140. 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 Services Complaints Limited. Rs Disputes Resolution Scheme 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 the Financial Services Complaints Limited Scheme at:

Address: PO Box 5367, Wellington 6145, New Zealand
Telephone number: 0800 347 257
Email address: complaints@fscl.org.nz

8. DUTIES INFORMATION

I have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

I am 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). This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

9. CONFLICTS OF INTEREST AND INCENTIVES

I receive commissions from the relevant insurance company if you take out insurance following my advice. The commissions are between 180% and 200% of the first year's premiums of your policy — the amount depends on which insurance company and which insurance policy you choose. I also receive a commission of between 5% and 10% of the premium for each year the policy remains in force. In addition, Resure receives commission of between 15% and 30% of the first year's premiums of your policy, depending upon which insurance company and which policy you choose. 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 individual goals and circumstances. I complete annual training about how to manage conflicts of interest. I complete registers of conflicts of interests, and the gifts and incentives I receive. Resure monitors these registers and provides additional training where necessary. Resure performs an annual review of our compliance programme.

10. CLIENT RESPONSIBILITIES

It is your responsibility to provide me with accurate and relevant information at the time that the initial information is being gathered by way of the Fact Find or Needs Analysis, whichever takes place first. If you provide me with incomplete or inaccurate information, I may not be able to provide you with the advice, products or services you are seeking.

It is important that you understand your obligation to provide me with accurate and relevant information in order for the financial services provider to appropriately assess the risk and make an informed decision about the products you may be seeking.

For insurance products, in order for the insurer to assess the risk and the appropriate premium, the law requires you to disclose all the information you know, or should know, that would influence the judgment of a prudent insurer in deciding whether or not to insure you, and if so on what terms and at what cost. This is called your duty of disclosure. For example, you should disclose your current income, medical history and all information about insured and uninsured losses and claims.

11. REFERRALS TO OTHER PROFESSIONALS

If at any time during the term of engagement, a potential need arises for the use of another professional, I undertake to refer you to an appropriate professional. You will not be billed or invoiced for such a service at any time by me. If an appropriate professional cannot be located, I undertake to advise you as soon as possible so that you may engage a professional of your choice or seek advice in regard to the same. Should another professional be engaged, I do not accept any liability whatsoever for the advice provided or the fees invoiced by that other professional, regardless of how the engagement came about.

12. TERMINATION

I undertake to exercise care, diligence, and skill in providing you with a financial adviser service. If at any time, you wish to terminate this engagement, you must advise me in writing. Upon receipt of such advice by you, I then undertake to confirm termination of the engagement to you in writing within two business days, not including any public holidays.

13. USE OF INFORMATION

In order to provide financial adviser services to you, I collect your personal information including full name, address, contact details, goals and objectives and financial details. I use this information so that I can assess your insurance needs, administer your insurance policies as required, provide clients with the products and services they request and provide you with ongoing financial adviser services as requested. If you do not provide the information requested, this may result in the inability to service you. This information is held at my office mentioned in Section 2 of this document. The information is also stored in Xplan, a data storage provider using a Cloud based platform.

If at any time you wish to have access to, or correct any information I hold about you, please contact me. I may be required to disclose information by law. I may also disclose personal/business information to other financial institutions and organisations at their request if you seek to obtain products and/or services from them. Personal/business information may also be disclosed to:

- Professionals including but not limited to solicitors, accountants, mortgage brokers and stockbrokers when a referral is required, at your request.
- If you have insurance, those involved in the insurance process including but not limited to claims investigators, medical practitioners, re-insurers, insurance reference agencies.
- If I intend to sell my business, any prospective purchaser of my business; or
- The Financial Markets Authority and/or any other regulatory body as required.

From time to time, this information may be updated and/or changed and I undertake to advise you of material changes to any of the items and/or products/services noted above by email and/or mail.

14. RELIABILITY HISTORY

Neither Resure nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me or from Resure. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

Summary: A Scope of Engagement document begins the process of setting out the mutually agreed terms of engagement between us.

I am happy to answer any questions you may have. If you are completely satisfied with the contents of this document and have no further questions, please sign in acknowledgement below that you have read and understood its contents and you have received a copy of my Disclosure Statement. A further copy is available on request and free of charge.

You agree to an assessment of your needs based on the range of products and services as indicated in section 3 and 4 of this document.

Client Name	<input type="text"/>	Client Name	<input type="text"/>
Signed	<input type="text"/>	Signed	<input type="text"/>
Dated	<input type="text"/>	Dated	<input type="text"/>

I confirm this Client Engagement Form is used as part of my initial disclosure process for my personal risk insurance client.

[Signature]
Kyle McEneaney 17/11/2021
AP # 1000078