

# 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: Donna Norris

Address: 36e Lake Street, Cambridge, 3434, New Zealand

Phone: 021 807 417

Email: [donna@limegroup.co.nz](mailto:donna@limegroup.co.nz)

FSPR Number: 449626

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

Name of Financial Advice Provider: The Lime Group [2015] Limited

Trading as: Lime Group

FSPR Number: 453896

Address: 36e Lake Street, Cambridge, 3434, New Zealand

Phone: 021807417

Email: [donna@limegroup.co.nz](mailto:donna@limegroup.co.nz)

Website: <https://www.limegroup.co.nz/>

## Licensing Information

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

FSPR Number: 286965

## 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
- Cigna
- Fidelity Life
- Partners Life
- NIB

## Products I provide

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

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

## What else I can offer

I can help you with other services through my referral partners

- Tower - F&G
- XE Money
- Asset Finance
- UK Pension Transfers

## 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:

(a) 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].

(b) When I have to repay commission to the insurer: If an insurer requires that I repay commission within 24 months of issuance of your insurance, I may charge you a one-off fee. Any such fee would be no more than \$2,500 (plus GST) and would be calculated based on a rate of \$250 (plus GST) per hour of my time spent providing financial advice to you in connection with the applicable insurance. The fee I charge you will not exceed the amount of commission I have to repay to the insurer.

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.

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

## Other conflicts of interest

On occasion when our clients require it, I may refer you to our Fire & General Insurance partners Vercoe Insurance Brokers of which we may receive a small referral fee for any policies they may put in force.

## 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.