

IMPORTANT INFORMATION ABOUT OUR AGREED SCOPE OF ADVICE

YOUR FINANCIAL ADVISER

Charles Swanston, I am a financial adviser (FSP254445).

My details are as follows:

Name: Charles Swanston
Phone: 021585545
Email: Charles@csinsurance.co.nz
Address: 4/10 Sudeley Street, Orakei, Auckland 1071
Website: www.cswanston.co.nz

SCOPE OF ADVICE

I will provide you with financial advice in relation to personal insurance, Health insurance and KiwiSaver.

I will be considering KiwiSaver solutions from all the providers I have authorisation to provide recommendations for.

I will not be providing advice on any express limitations to the advice – such as any specific products excluded, if you are not going to do any retirement planning, if you will not be comparing with existing products.

RELIABILITY HISTORY

Charles Swanston has not been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

CONFLICTS OF INTEREST AND INCENTIVES

Charles Swanston receives commissions from the relevant insurance company if you take out insurance following my advice. The commissions are between 20% and 30% of the first year's premiums of your policy — the amount depends on which insurance company and which insurance policy(ies) you decide to put in place.

Charles Swanston also receives a renewal commission of between 15% and 30% of the premium each year the policy remains in force.

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 regular training and learning relevant to my advice, which may include training on managing conflicts of interest, and have a regular review of my advice process completed by a reputable compliance specialist (or internal compliance person if that is your model).