

# Talking to someone who gets it really makes a difference.

Dealing with your finances and your financial situation is important, it's really important ! It's about creating & maintaining relationships; that's why having a specialist adviser helping, supporting and giving the best advice is critical. When arranging or reviewing your personal insurances I believe it is best to have a person you can trust, and who is there in person, on the phone or via electronic means, to answer those questions and get the right outcome for you. After all this is always about you. I look forward to working with you so that together we can secure what's important, and achieve your financial dreams. Thank you. Rod

## **Rod Dalzell, Financial Adviser**

021 905 569 | [muny4ulimited@gmail.com](mailto:muny4ulimited@gmail.com)

23B Awarua Crescent, Havelock North, 4130, New Zealand

FSPR Number: 652409



# Protecting what's important to you.



## **HEALTH INSURANCE**

In case you need hospital treatment

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## **INCOME PROTECTION / MORTGAGE REPAYMENT INSURANCE**

In case you are too sick to work

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## **TRAUMA INSURANCE**

In case you suffer a major health condition

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## **TOTAL AND PERMANENT DISABILITY INSURANCE**

In case you are unable to ever work again

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## **LIFE INSURANCE**

In case you pass away (or are terminally ill)

# Our promise.

## Five things you can expect from us.



### **FIND THE RIGHT DEAL FOR YOU**

- We'll compare New Zealand's leading insurers
  - Look at your overall situation to recommend what's right
- 



### **SAVE YOU TIME**

- We'll compare the market for you
  - Expert research to find the right cover for you
  - Do all the legwork for you
- 



### **NO COST TO YOU**

- You won't be out of pocket.
  - Zero obligation to take out the suggested cover
- 



### **KEEP IT SIMPLE**

- No jargon! Everything explained simply
  - We work for you, not the insurers
- 



### **HELP YOU GET COVERED**

- Connect you with the right insurer for unexpected situations

# You're in good hands.

More and more New Zealanders are recognising the benefit of using an insurance adviser.

**WE WORK IN YOUR BEST INTERESTS**



We work in partnership with insurers

**WE'RE NOT AN INSURANCE COMPANY, NOR ARE WE OWNED BY ONE**



Proudly owner operated

**WE ARE A MEMBER OF THE LARGEST FINANCIAL GROUP IN NEW ZEALAND**



Thousands of happy customers

**#ADVISERSWORKFORYOU**

Access to New Zealand's leading insurers, all in one place.

**accuro**  
HEALTH INSURANCE



THE REAL LIFE  
COMPANY

 **Asteron**  
Life

**CHUBB**<sup>®</sup>

**fidelity**  **life**

**partners life**

**nib**

# 6 steps to a stress free insurance plan.

1

## **FIRST CHAT**

We get to know you, and ensure you know what we do and how we do it. We'll talk about what you are trying to do and whether we can help you.

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2

## **UNDERSTAND YOUR SITUATION**

We'll gather information from you about your situation so that we can recommend the best possible cover.

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3

## **YOUR PROFILE**

When you're ready, we create a detailed profile to help you decide what type of protection you need.

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4

## **YOUR INSURER**

Once we have worked out what cover you need based on your needs and budget, we'll research the market and decide on the best insurer for you.

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5

## **LET'S GET ORGANISED**

We help you with your insurance application and work with you on any insurer requirements.

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6

## **KEEP YOU ON TRACK AND PLAN FOR THE FUTURE**

We'll be in touch every year to make sure your cover is still relevant through any life changes. We will also help you through any claims you may have.

# More than insurance.

## MAKE SURE YOUR LOVED ONES AND LIFESTYLE ARE PROTECTED



Insurance for your lifestyle:

- Life
- Health
- Mortgage protection
- Income protection
- Trauma cover
- Total and permanent disability

Insurance for your stuff:

- Car + asset
- Home and contents
- Investment properties

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## GET THE RIGHT LOAN TO GIVE YOU THE MONEY YOU NEED



- Home loans
- Investment loans
- Refinance
- Commercial loans
- Car loans

- Personal loans
- Business loans
- Equipment loans
- Construction loans

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## PLAN FOR THE FUTURE YOU WANT



What else can we help you with?

- KiwiSaver
- Currency exchange
- UK pension transfers

# 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: Rodney Dalzell

Address: 23B Awarua Crescent, Havelock North, 4130, New Zealand

Phone: 021 905 569

Email: muny4ulimited@gmail.com

FSPR Number: 652409

Name of Financial Advice Provider: Munny4u Limited

Trading as: Munny4u Limited

FSPR Number: 736471

Address: 23b Awarua Crescent, Havelock North, 4130, New Zealand

Phone: 021905569

Email: muny4ulimited@gmail.com

My Financial Advice Provider is a member of NZ Financial Services Group Limited

## Licensing Information

My Financial Advice Provider is authorised to provide a financial advice service under a current financial advice provider licence issued by the Financial Markets Authority in the name of: Munny4u Limited

FSPR Number: 736471



## Nature and scope of advice

The information below will help you understand what type of advice I can provide to you.

- I will analyse your insurance needs and help you apply for and choose cover that is suitable for your purpose. The types of insurance products I can help you with are set out below.
- I have access to a range of insurers [set out below].
- Once we have chosen an insurer, and types and amounts of cover that are suitable to you, I will help you to obtain acceptance.
- I may also be able to help you maintain your insurance policy, for example if there are changes in your circumstances requiring changes to the cover.

## Insurers I use

I source insurance from a panel of insurers. The current insurers I can use are:

- Southern Cross
- Partners Life
- Fidelity Life
- Chubb Life
- NIB

## Products I can advise on

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

- Life
- Trauma
- Redundancy Cover
- Income Protection
- Permanent Disablement
- Waiver of Premium/PremiumCover
- Health
- Mortgage Protection/Repayment

## What else I can help you with

I can help you with other services through my referral partners to make it easier for you. However I am not able to give advice on the products they offer and I have not checked to see if they can meet your specific needs. You are free to use other providers of your choice or undertake your own research.

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

I am unable to offer legal or tax advice and recommend you consult your solicitor or accountant for this type of advice.

## Fees and expenses

Generally you won't be charged any fees for the financial advice I provide to you. This is possible because, on issuance of an insurance policy, the insurer usually pays commission to me [which is explained in the commission section of this Disclosure Guide]. Any exceptions to this general position are explained below. If these exceptions will apply to you, I will let you know.

## One-off fees

### I may charge you a one-off fee if the following occurs:

There's no commission: 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 approved insurers.

You will be invoiced for any one-off fee and will be given 30 days to make payment.

## Commissions & incentives

### Commissions & incentives that apply to me.

On acceptance of an insurance application by the insurer, the applicable insurer usually provides me with a commission payment, as described below.

The commission is generally an upfront commission payment, but an ongoing commission payment may also be paid by the insurer. The upfront commission is calculated as a percentage of the first year's premium that you will pay. An ongoing commission is calculated as a percentage of the premium that you pay for each year the policy is in force.

The maximum percentage that each insurer uses to calculate upfront and ongoing commissions is set out below. If there are any variations to these percentages or other commission payments that may apply, specific to your insurance application, I will disclose this to you as part of my advice process.

I may also receive a referral fee or commission payment if I refer you to our referral partners.

Commission payments or referral fees can be paid in different ways:

- Paid in full to a financial adviser.
- Shared between two or more financial advisers.
- Paid to an employer who then pays a financial adviser a salary.
- Paid in full to a financial adviser's company, from which the financial adviser takes drawings or profit share.
- Shared with a licence holder to cover the costs of the services they provide.

I can provide you with more information to explain which option applies to me.

Occasionally I may receive incentives or rewards from insurers. For example, insurers may provide us with gifts, tickets to events or other incentives.

I manage the conflicts of interest arising from these commission payments, referral fees or incentives 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 or other payments I may 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 insurer.
- Undertaking regular training on how to manage conflicts of interest.

Insurer	Upfront% (maximum)	Ongoing% (maximum)
Southern Cross	30%	0%
Fidelity Life	240%	17%
NIB	140%	5%
Partners Life	220%	10%
Chubb Life	230%	15%

### Commissions & incentives that apply to Munny4u Limited

If your insurance application is accepted, Munny4u Limited may receive their own commission payment from the applicable insurer.

If I refer you to a referral partner, Munny4u Limited may also receive a referral payment.

Terms of these payments are between Munny4u Limited and the applicable provider. Munny4u Limited do not direct me or influence me to refer you to a particular provider.

### Other conflicts of interest

As part of assessing my clients needs, as I do not offer advice on General Insurance - if assistance is sought I'll provide you with 2 options for consideration i.e. to seek advice from. 1: Tower, via an NZFSG arrangement or 2: Rothbury Insurance Brokers. If a general insurance product is written by one of these providers as a result of this referral then a portion of the provider's standard commission up to 25% may be paid to Munny4u Ltd.

To ensure I prioritise my clients' interests I follow a robust 6 step advice process that ensures my recommendations & and referrals are made appropriately & based on clients' goals and needs. These are tracked on a register and are monitored regularly to ensure that any potential conflicts are identified and managed.

## **Privacy policy & security**

I will collect personal information about you 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 electronic platform I use to store your personal information is secure and run on Amazon Web Services.

## **Complaints Process**

If you have a complaint about my financial advice or the service I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me (Subject line: Complaint - Your Name). Please set out the nature of your complaint, and the resolution you are seeking. I aim to 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 aim to 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. The name of this service and their contact details are:

Financial Dispute Resolution Service

enquiries@fdrs.org.nz

0508 337 337

<https://fdrs.org.nz/>

Freepost 231075 PO Box 2272 Wellington 6140

## **My duties**

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code).
- Give priority to my client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code.

## **Availability of Information**

This information can be provided in hardcopy upon your request.