



ASSUREONE
FINANCIAL ADVICE

Disclosure Information

About AssureOne

North and Vale Advisory Limited (FSP1011622) trading as AssureOne is a Financial Advice Provider that holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice services.

You can find us listed on the Financial Service Providers Register at www.fsp-register.companiesoffice.govt.nz.

Nature and Scope of the Advice

AssureOne provides advice to our clients about their personal Life, Risk and Medical Insurance. AssureOne provides personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

We follow a documented advice process that uses your personal situation to work out what's important to you, what products you need and how much cover you should have in place. We'll then recommend the provider that offers the cover most suited to your stated preferences.

AssureOne works with the following providers:

1. Chubb
2. FidelityLife
3. AIA
4. NIB
5. Accuro
6. Unimed

This means that AssureOne will only consider the providers listed above when recommending a product to meet your personal risk & medical insurance needs. We will not provide advice on existing whole of life or endowment policies (if any), so you need to consult a specialist if you would like advice on these products.

How are we paid?

AssureOne does not generally charge any upfront fees for the advice services. The insurer will pay AssureOne a commission once the policy is in force. The amount of the commission is based on the amount of premium.

We have a referral arrangement with the following providers :

- OrbitProtect
- New Zealand Funds Management Limited (NZ Funds)

We may receive commission from the above providers should you choose to proceed with a policy with OrbitProtect or invest funds with NZ Funds.

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

You end up cancelling your policy within the first 24 months of the policy being put in force. Assure One reserves the right to charge you a fee for the time spent on the advice, research, analysis and administration. This fee is based on an hourly rate of \$250 plus GST and will be the lesser of the commission received or



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\$1000 plus GST (up to 4 hours of work).

From time-to-time product providers may also provide professional development, tickets to events, hampers or other benefits.

How we manage Conflicts of Interest and Benefits

We undergo annual training about how to manage conflicts of interest and maintain a register of conflicts and the gifts and benefits we may receive.

These registers are monitored regularly, and additional training is provided as required.

Whilst we are paid by the providers, we always put your interests first:

- We follow a proven 6-step advice process that puts our clients needs at the heart of the advice process
- We identify and disclose the maximum level of commission we may get as a result of putting a policy in place
- If our recommendation involves replacing cover, we will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. We will also let you know if there is anything your existing provider covers that the recommended provider will not.
- All our recommendations are provided in writing with an explanation as to how they are based on your individual needs
- AssureOne completes internal and external reviews of our advice process to ensure we follow a thorough review process that puts client interest first.

What if something goes wrong

We value the ability of our clients to provide feedback about the service they have received as well as the opportunity to put it right when they are unhappy with any aspect of our service.

If you would like to raise concerns about the service you have received, we have an internal complaint process that we will follow when we receive your formal complaint.

Our internal process involves:

1. Requesting your complaint in writing
2. Acknowledging receipt of your complaint within 2 working days of receiving it.
3. Investigating your concerns by speaking with all the parties involved and reviewing all the documentation we hold on file.
4. We aim to resolve your complaint as soon as possible and will provide a formal written response within 28 days of receiving your complaint.

If you would like to make a complaint, please email: nitesh@assureone.co.nz

If you are unsatisfied with the outcome of our internal complaints process, you can escalate it to our dispute resolution scheme:

Scheme: Financial Dispute Resolution Service

Address: Freepost 231075, PO Box 2272, Wellington 6140

Telephone Number: 0508 337 337

Email Address: enquiries@fdrs.org.nz



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They are an independent dispute resolution service provider that helps resolve complaints about financial service providers, free of charge.

Our Duties

Under the Financial Markets Conduct Act 2013, it is the duty of AssureOne and our advisers to:

- meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure we have the expertise necessary to provide you with advice; and
- give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice; and
- exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as we should and to provide you with 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 www.fma.govt.nz

North and Vale Advisory Limited T/A AssureOne is the Financial Advice Provider

You can contact us at

Phone: 021 279 3040

Email: Nitesh@assureone.co.nz

Address: 2/112 Carrington Road, Mount Albert, Auckland 1025



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Version 4 - 28 April 2026