

# IMPORTANT INFORMATION ABOUT US



## LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. Momentum Financial Limited (FSP715151) is authorised by that licence to provide financial advice.

## CONTACT DETAILS

Link Financial Group 2022 Limited is the Financial Advice Provider.

You can contact us at: Phone: 0800 466 784  
Email: admin@lfg.co.nz  
Address: 1-1 Antares Place  
Rosedale, Auckland

## YOUR ADVISER DETAILS

Business Name: Momentum Financial Limited  
Adviser Name: Malcolm Aston  
Phone: 021 883 995  
Email: Malcolm@momentumfinancial.co.nz  
FSP: FSP361566

## NATURE & SCOPE OF ADVICE

Momentum Financial provide advice about:

- Personal insurance (risk), including health insurance.
- Business Risk Insurance (Key Person, Shareholder Protection benefits, Business Overheads/Expenses)
- ACC advice.

Momentum Financial provide advice in relation to the following insurance products:

- Life Insurance
- Trauma Insurance
- Total and permanent disability insurance
- Income Protection insurance
- Mortgage and household expenses cover
- Health/medical insurance

## PROVIDERS

Momentum Financial provide advice in relation to products provided by the following companies:

- Accuro Health Insurance
- AIA
- Asteron Life
- Chubb Life
- Fidelity Life
- nib
- Partners Life
- Southern Cross

## FEES AND EXPENSES

Generally, Momentum Financial does not charge you a fee for our services. This is because Momentum Financial are usually remunerated by way of commission by the providers of the products we recommend. However, there are some situations where fees may apply.

- On occasion, some providers may not pay a commission. In this situation, Momentum Financial may charge a fee. The fee payable will be a fair reflection of the time required to provide advice and obtain that offer of cover on your behalf.
- Where Momentum Financial have obtained an offer of cover from an insurer who does pay commission, but you decide not to proceed, we may charge you a fee based on a fair reflection of the time required to obtain approval for you.
- Should you proceed with a policy implementation after advice from your adviser, and then cancel, amend, or change your policy within 25 months of premium payments, we may charge you a fee for the time spent to provide advice and obtain approval on your behalf.

Where a fee is charged, you will be issued with an invoice. This will be payable on the 20<sup>th</sup> of the month after the invoice is issued. Specific information relating to the fee will be provided to and agreed with you when the advice is provided, prior to submitting applications for cover. Submissions of the applications will be taken as your agreement in the absence of anything else.

## CONFLICTS OF INTEREST

For life insurance and health insurance, Momentum Financial receive commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to Momentum Financial. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. We complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process.

## DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint to Momentum Financial or to our licence holder by emailing [complaints@lfg.co.nz](mailto:complaints@lfg.co.nz), or by calling 0800 466 784. You can also write to us at: 1/1 Antares Place, Rosedale, Auckland.

When we receive a complaint, we will consider it using 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 cannot, 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 cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone 0508 337 337 or email [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz).

## DUTIES INFORMATION

Momentum Financial Limited, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests (431K)
- exercise care, diligence, and skill in providing you with advice (431L)
- 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) (431I)
- 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 [www.fma.govt.nz](http://www.fma.govt.nz).