

Name: Monique Woodroffe
FSP Number: FSP1009991
Phone: 021 022 4313
Email: duane@dormfin.co.nz
Address: 11/79 Bankside Road, Silverdale, Auckland

I am a financial adviser and provide advice on behalf of DormFIN - Dormehl Financial Services Limited (DormFIN) FSP1004303, who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both DormFIN and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz.

I Work For You

As a Financial Adviser, I am bound by the Code of Conduct for Financial Service Providers. A copy of the Code of Conduct is provided with this Disclosure Statement.

While I receive payment from providers for the services I deliver, my primary obligation is to you. To ensure I prioritise your interests above my own, I follow a structured 6-step advice process when providing personalised financial advice based on your unique goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

DormFIN 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.

My Services

Personal Risk: (Life, Income, Disability & Health):

I provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

My recommendation is limited to the products offered by the following companies:

- Accuro
- AIA
- Chubb
- Fidelity
- NIB
- Partners Life
- Southern Cross
- PPS Mutual

To maintain accessibility of advice, DormFIN does not charge upfront fees for providing personal risk insurance advice or for implementing recommendations you choose to proceed with. Instead, DormFIN receives commission for new insurance policies of between 0% and 250% of the first year's premium, depending on which insurance company you select.

From the second year onward, DormFIN may receive an annual commission between 0% and 30% of the premium for as long as DormFIN remains the servicing adviser on the policy. I will confirm the exact commission amount DormFIN will receive when providing my recommendation to you.

General Insurance: (Home, Contents & Car):

DormFIN works with you to determine what risks you wish to cover and provides quotes based on your desired coverage levels. We will work with you to determine if there are any specific risks that need to be specified during the application process.

DormFIN's general insurance services are limited to the following providers:

- Blanket
- Tower

Instead of charging an upfront fee, DormFIN receives a commission from the recommended insurance provider, drawn from the premium charged for your coverage. DormFIN receives a commission between 0% and 5% for any house, car, or contents policy established through me.

DormFIN does not receive volume-based or sales target-based payments from any available providers. I will provide quotes based on all coverage options available to DormFIN according to the information you provide.

KiwiSaver:

While KiwiSaver is not currently part of my direct product offering, I have a referral agreement with NZ Funds, who manage and directly handle all referrals I send to them. NZ Funds provides my clients with assistance in making investment decisions and offer fund recommendations. Additionally, they manage all compliance requirements related to investments and recommendations. Should you choose to establish a policy with NZ Funds, please note that I will receive a referral commission as well as a monthly trail commission, which will be paid directly by NZ Funds.

Our Obligations:

- Give priority to your interests by taking all reasonable steps to ensure our advice isn't materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge, and skill set by the Code of Professional Conduct for Financial Advice Services (designed to ensure we have the expertise needed to provide you with advice).
- Meet standards of ethical behavior, conduct, and client care set by the Code of Professional Conduct for Financial Advice Services (designed to ensure we treat you appropriately and provide suitable advice).

How to Raise a Concern or Complaint About My Advice

Please refer to our website at dormfin.co.nz for information in respect to making a complaint and our internal complaints process. Contact details of our external dispute resolution scheme are also available on our website.