LICENSING INFORMATION
Accord Insurance Brokers Ltd (FSP762693, trading as Accord Brokers holds a license issued by the Financial Markets Authority to provide financial advice.

NATURE AND SCOPE OF THE ADVICE
Accord Brokers provides advice to our clients about their investments, life insurance and health insurance.

Our financial advisers provide financial advice. In relation to KiwiSaver, managed funds, We only provide financial advice about products.
from certain providers:

• For life insurance, we work with four companies –AIA, Partners Life, Fidelity, Cigna, and AMP.
• For health insurance, we work with four providers – ACCURRO, NIB, AIA and Partners Life.
• For KiwiSaver we provide advice with three companies, Generate, Booster and Selectwealth (JMI Wealth). We use JMI wealth for a range of investment funds for medium to long-term investing along with Unit Trusts offered by Generate and Booster.

FEES OR EXPENSES
Accord Brokers does not charge fees, expenses or any other amount for any financial advice provided to its clients.

CONFLICTS OF INTEREST AND INCENTIVES
For life insurance and health insurance, Select Investments Accord Brokers receive commissions from the insurance companies on whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to Accord Brokers. The amount of the commission is based on the amount of the premium. We follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme is undertaken annually by a reputable compliance adviser.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION
If you are not satisfied with our financial advice service you can make a complaint by emailing complaints@accordbrokers.co.nz, or by calling: 027 4464475. You can also write to us at: 8

Cherrywood Park, Springlands , Blenheim 7201. When we receive a complaint, we will consider it following 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 can't, 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 can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact FSCL Disputes Resolution Scheme. FSCL Disputes Resolution Scheme provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact FSCL Disputes Resolution Scheme by emailing complaints@FSCLco.nz, or by calling: 0800 347 257. You can also write to them at: Level 16,21 Queen Street, Auckland.

DUTIES INFORMATION
Accord Brokers, and anyone who gives financial advice on our behalf, have 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 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 (these are designed to make sure that we have the expertise needed to provide you with advice)
• 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 https://www.fma.govt.nz

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