



LMS Insure

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SCOPE OF SERVICE

Financial Services I can assist with	Y/N	Limitations on advice (if any)
KiwiSaver: A voluntary savings scheme to plan for retirement		
Investments: The investing of money or capital to meet goals and objectives		
Life Insurance: Insurance providing a payment upon terminal illness or death of the insured		
Trauma Insurance/Serious Illness: Insurance providing a lump sum payment to cover immediate medical expenses and other financial needs when a critical illness or injury occurs		
Income Protection: Insurance that provides income in the event the insured is prevented from working and earning an income due to illness or disability		
Disability Insurance: Insurance that provides a lump sum in the event the insured is prevented from working and unlikely to work again in the future due to disability		
Health Insurance: Insurance providing reimbursement for certain types of medical expenses		
Rural Insurance: Insurance providing cover for farm and agricultural related activities		
Commercial Insurance: Insurance providing cover for business related activities including public and statutory liabilities		
House Insurance: Insurance providing cover against losses and damages to an individual's residence		
Contents Insurance: Insurance providing cover against damage and loss of an individual's personal possessions		
Car Protection: Insurance providing cover against damage and loss of a vehicle		
Watercraft Insurance: Insurance providing cover against damage and loss of a watercraft		
Travel Insurance: Insurance providing a wide range of cover for when you are travelling		
Other: Classic cars, caravans, camper vans, motor bikes, site cover		

DISCLOSURE INFORMATION

How will I help you?

I am a financial adviser for LMS Insure.

I provide financial advice on behalf of Wealthpoint Limited which holds a Financial Advice Provider Licence.

Unless detailed in this document, my advice and recommendations will be personalised to your specific situation, taking into account your goals, personal situation or your specific needs.

PROVIDERS, RELEVANT COMMISSIONS AND FEES

Relevant fees and commissions from product or platform providers are paid to Wealthpoint Limited, which has an agreement with the providers or related parties to distribute their financial products. Wealthpoint Limited then on-pays the fees and commissions received to LMS Insure whilst retaining between 3% and 25%.

For services I provide to you based on the scope agreed, commissions may be paid by the product provider which may include an upfront, ongoing/trail or renewal commission of a percentage of the value of your investment fund under management, loan balance or insurance premium, depending on the specific financial provider and type of financial product.

GENERAL INSURANCE PROVIDERS

The product providers I may recommend for General Insurance are:

Rosser, DUAL, AIG New Zealand, ANDO, Lumley, NZI (commercial lines only), Delta, QBE Chubb, QBE, Protecsure, Vero/AMP, Classic Cover, Star Insurance, Allianz (travel policies only)

Upfront commission paid by the providers ranges from 5% - 35% of the annual premium depending on the provider and type of product. This commission is also paid at each renewal.

The provider may pay upfront commission for any changes to your policy during the period of cover.

I may charge a Broker fee of up to 5% of the annual premium and a processing fee of \$35 upfront/at renewal/upfront and at renewal.

RISK PROVIDERS

The product providers I may recommend for Personal Risk Insurance are:

AIA, Resolution Life, AMP RPP, Asteron Life, Fidelity Life, nib, Partners Life, Southern Cross

Upfront commission paid by the providers ranges from 0% - 210% of the annual premium and trail commission range from 3% - 30% of the annual premium depending on the provider and type of product. Commissions may vary depending on the services, offers and or features of specific products.

KIWISAVER PROVIDERS

Below are KiwiSaver providers that I give advice on:

AMP, ANZ, Booster, Milford, Nikko

I may charge an Advice Service Fee between 0% - 1% per annum of the fund under management depending on the provider.

Trail commission paid by the providers ranges from 0% - 0.5% per annum of the fund under management depending on the provider.

You may be required to pay third-party fees which may include fund manager fees, fund administration fees, performance fees and transaction fees. These fees will be disclosed in my recommendations if applicable.

INVESTMENT PROVIDERS

I provide advice on a wide range of investment products which I can provide you with further information on.

I may charge a portfolio Ongoing Service Fee between 0% - 1% per annum of the fund under management depending on the provider.

Trail commission paid by the providers ranges from 0.2% - 0.25% per annum of the fund under management depending on the provider.

You may be required to pay third-party fees which may include fund manager fees, fund administration fees, performance fees and transaction fees. These fees will be disclosed in my recommendations if applicable.

A contribution fee of up to 5% of each payment may be deducted for the purchase of units in the funds under AMP investments.

Apart from the fees under the relevant type of providers above (if any), I may also charge you an upfront fee for the service I provide which I will agree with you in advance. Typically, these fees will be from \$450 to \$2,000, depending on the work to do.

LIMITATIONS ON THE ADVICE I PROVIDE

I do not provide advice on any products not on Wealthpoint's approved product list. I do not give advice on Lending products.

CONFLICTS OF INTEREST AND INCENTIVES

I am a director and shareholder of LMS Insure and may receive bonuses or dividends depending on the amount and value of financial products I distribute.

LMS Insure is a shareholder of Wealthpoint Limited. Wealthpoint may also pay LMS Insure rebates on a periodic basis.

I may receive subsidised professional development training from financial providers.

Wealthpoint Limited and LMS Insure may receive payments from product suppliers and financial platform providers for the amount of business I place with them.

Wealthpoint may receive funding from suppliers to market and contribute at periodic conferences.

To ensure Wealthpoint advisers prioritise the client's interests above their own, our advisers follow an advice process that ensures our recommendations are made based on the client's goals and circumstances. I am regulated by the FMA and am subject to Wealthpoint quality assurance processes for compliance purposes.

PRIVACY INFORMATION

This statement relates to the personal information that you provide now and in the future. The personal information collected will be held by the adviser business and Wealthpoint to identify services and products that may be suitable for your needs. Wealthpoint can access this information to assist you to provide financial services to you, to administer and service any products you have, to identify other services or products available that may be suitable to your needs, to provide quality control services and to manage complaints.

I may disclose your personal information to other relevant product providers to enable them to assist me to provide financial services to you. Lending providers may do credit checks and gather other information about you. You have the right to ask to see and request correction of any personal information my adviser business, product provider and/or Wealthpoint holds about you. My adviser business and Wealthpoint hold information about you securely. If you transfer to another adviser business or I sell my client register, I will transfer the information I hold to the new adviser business or Adviser. Your personal information may be disclosed to auditors. Your personal information may be disclosed to regulators when required under law.

Adviser Name: Peter Seligman

FSP No: 769474

Signature:  _____