

DISCLOSURE STATEMENT

Financial provider details

Financial Adviser: Micah Timona Ferris (known as Miki Ferris)

FSP Number: 1006233

Financial Advice Provider: Fluent Financial Limited

FSP Number: 1012241

Address: QB Studios, 235 High Street, Christchurch

Phone: 021 241 8055

Email: miki@fluentfinancial.co.nz

Nature and Scope of Advice

I provide advice on personal and business risk insurance products, including:

- Life Insurance
- Trauma Insurance
- Income Protection Insurance
- Mortgage Repayment Insurance
- Total and Permanent Disability Insurance
- Health Insurance
- Group/Business Health Insurance
- Business Key Person Insurance

Providers I may recommend include:

- AIA
- Asteron Life
- Chubb Life
- nib

I do not provide legal or tax advice. You should seek advice from an appropriately qualified solicitor or accountant where required.

How I am paid

Fluent Financial Limited receives commissions from insurance providers when policies are successfully placed with the insurer.

Initial commissions may range from 0% to 230% of the first year's premium depending on the insurer and product type.

Ongoing servicing commissions may also be received and generally range from 0% to 30% of annual premiums.

These commissions are paid by the insurer to Fluent Financial Limited and are not charged directly to you. I provide an estimation of commission at the time that I provide advice to you.

Fluent Financial Limited does not charge clients any fees for providing insurance advice.

Conflicts of interest

Insurance commissions can create potential conflicts of interest.

To ensure clients' interests are prioritised:

- Recommendations are based on your goals, needs and circumstances.
- Suitable providers and products are researched before recommendations are made.
- Conflicts of interest are identified, recorded and managed.
- Ongoing professional development and compliance reviews are undertaken.
- Advice is provided in accordance with the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services.

Complaints process

If you are dissatisfied with my service or advice, please contact us as soon as possible.

Internal Complaints Manager

Email: hello@fluentfinancial.co.nz

When I receive a complaint, I will:

- Acknowledge receipt within two business days where immediate resolution is not possible
- Investigate the complaint fairly and promptly
- Aim to resolve complaints within 10 working days
- Keep you informed throughout the process

If we cannot resolve the complaint to your satisfaction, you may contact my external dispute resolution scheme.

Financial Dispute Resolution Service (FDRS)

Phone: 0508 337 337

Email: enquiries@fdrs.org.nz

Website: www.fdrs.org.nz

This service is independent and free of charge.

Our duties

Under the Financial Markets Conduct Act 2013 we must:

- Give priority to your interests
- Exercise care, diligence and skill
- Meet standards of competence, knowledge and skill
- Meet standards of ethical behaviour, conduct and client care

These duties are designed to ensure you receive appropriate financial advice.

Privacy statement

Fluent Financial Limited is committed to protecting your privacy and handling personal information in accordance with the Privacy Act 2020.

We collect personal information to:

- Provide financial advice



- Arrange insurance products
- Communicate with you regarding your insurance needs
- Meet legal and regulatory obligations

Information may be disclosed to insurers, compliance providers, auditors, professional advisers, regulators, dispute resolution providers and service providers where required for the provision of services.

You may request access to, or correction of, your personal information at any time by contacting us.

A full Privacy Policy is available on request.