

we are majesty.

Important Information About Us.

How are we licensed - who are we?

Majesty Insurance Ltd is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice. My name is Jody Lozell Norton and I am the sole adviser for Majesty Insurance Ltd. There are two directors/shareholders of Majesty Insurance Ltd, Luke Turner and myself. I have the support of Luke who assists with business operations and administration. I belong to The Advisor Platform (TAP) group who provide support with general client services, database inputting, industry training and auditing. Majesty Insurance Ltd financial service provider (FSP) number is 427386. Jody Lozell Norton FSP number is 423566.

You can contact us at.

Physical Address: 3/63 Totara Street, Mount Maunganui

Postal Address: PO Box 5550, Mount Maunganui 3150

Website: www.majesty.co.nz

Here are the areas I like to help my clients with.

I pride myself in giving good quality advice to families, individuals and businesses. My role as your adviser does not end after your cover is issued. I will provide you with future reviews as your situation may change. Upon request, I can help you through any future claims providing you with guidance at what can be a stressful time. The following are the areas of personal and business insurance advice that I provide:

Personal risk insurance needs arising from:

- Untimely death (*Life Insurance*)
- Suffering specified serious illnesses or disabilities (*Trauma Insurance*)
- Suffering a permanent disability (*Permanent Disability Insurance*)
- Mortgage and Income Protection, Key Person Insurance through sickness or disability
- Requiring timely hospital or specialist treatment (*Health Insurance*)

Business risk insurance needs arising from:

- The loss of a key person through death or disability
- Retirement of business debt and other liabilities caused by death or disability
- Succession, partnership and share purchase needs caused by death or disability

What else can we offer?

To sit alongside our life insurance risk advice, we can help you with other non-advice services including:

- KiwiSaver – referral only to ReBalance or Generate Wealth
- General Insurance such as house, car, contents, caravan, boat - referral to Blanket Insurance, Tower and Peter Stone Obsidian Insurance
- Business Risk such as public liability - referral only to Blanket Insurance and Peter Stone Obsidian Insurance
- Financial Planning and Investments - referral only to ReBalance



Are there any limitations to my advice?

Advice provided is limited to the services mentioned above and we do not provide advice on other financial topics such as investment planning, taxation, ownership structures, estate planning or any services not selected above. We do not give advice on life investment products including whole of life, endowment, unit linked insurance and insurance bonds. For KiwiSaver, general and business insurance we can only refer you to our preferred referral partners whom will provide the advice.

I source products from the following companies.

Personal and Business Risk

- AIA
- Asteron Life
- Chubb Life
- Fidelity Life
- nib
- Partners Life

Health Insurance

- Accuro/Unimed
- AIA
- nib
- Partners Life
- Southern Cross

Experience and qualifications.

I have obtained the New Zealand Certificate in Financial Services (Level 5) Life, Disability and Health Insurance. To ensure that I am providing you with the best service, I regularly attend insurer product training and any other relevant professional development seminars to keep up to date with any industry changes.

I have operated as a personal insurance risk adviser since January 2015. Prior to this I had over 12 years' experience working in sales as a Sales Manager/Business Development Manager/Sales.

My duties and obligations to you - you always come first.

I have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice.

I abide by the Code of Professional Conduct for Financial Advice Services and I am required to:

- Ensure you understand the nature and scope of service you ask me to provide
- Provide a service and advice that is relevant to this scope of service and suitable to your circumstances and needs
- Listen to your needs, concerns, preferences and treat you fairly and with respect
- We will agree on areas of advice requirements & establish terms of our engagement
- I only give advice in the areas where I have the appropriate competence, knowledge and skills
- I will disclose where possible the limitations to my advice
- Ensure you understand my advice and recommendation and any associated risks
- Keep you informed along the way and communicate in a timely, clear and effective manner
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This is only a summary of the duties that I have. More information is available by visiting the Financial Markets Authority website: <https://www.fma.govt.nz/compliance/role/financial-adviceprovider/#dapDuties>

How we get paid.

Personal and Business Risk Insurance

To ensure that advice remains accessible, Majesty Insurance Ltd does not charge an upfront fee for providing risk insurance advice or for implementing advice if you decide to proceed. In place of an upfront fee, Majesty Insurance Ltd is paid a commission by the recommended insurance provider from the premium they charge you for your cover. This commission will range from 0 to 230% of the first year's premium, depending on which insurance company you take out cover with. I will then receive a servicing commission of 0 to 30% of the annual premium for the life of the policy.

KiwiSaver, Financial Planning and Investment Referrals

Whilst I do not provide KiwiSaver advice, I am able to refer you to our preferred referral partners. The adviser will provide advice on KiwiSaver, Financial Planning and Investment/Managed Funds. I will receive an upfront commission between \$20 - \$240 in the event you open a KiwiSaver account or an ongoing payment of an amount equal to 0.125% of your account balance, in the event that you open a Managed Funds account. This fee is paid to me by the referral partner.

General and Business Insurance Referral

While I do not provide general and business insurance advice as part of my product offering, I am able to refer you to Blanket Insurance, Tower and Peter Stone Obsidian Insurance who have access to some of the most comprehensive policies on the market. If you take out a policy with one of our preferred referral partners on the back of my referral, I will receive a referral commission that will range from 0% to 30% of each premium, depending on which insurance product you take out cover with, after taxes and levies.

Fees and Expenses

Majesty Insurance Ltd does not charge fees, expenses or any other amount for the financial advice provided to you. You will not be billed or asked to pay any fees to us at any time even if the engagement of services and/or products placed through this engagement are terminated by either party.

Conflicts of interest.

To ensure that we prioritise your interests over and above our own, we follow an advice process that ensures our recommendations are based on your objectives, needs and circumstances. We further manage possible conflicts of interest by:

- Choosing product providers based on your needs and not on the commission we may receive
- Having access to a range of product providers for life risk insurances
- Using third party product research as part of our analysis
- Not allowing insurer incentives play any role in our recommendation
- Ensure you are aware and have agreed to referrals sent onto our referral partners



Complaints and disputes – what if something goes wrong?

If you are not satisfied with our service or financial advice, please tell us as soon as possible so that we can try to resolve this for you to the best of our ability. It is our intention to provide the best possible service and will do our best to try and resolve any complaint quickly and as effectively as possible. You can make a complaint by phoning Jody Norton or Luke Turner. You can also write to us at PO Box 5550, Mt Maunganui, 3150. We will follow our internal complaints process:

- We investigate promptly all client feedback and complaints internally and resolve them whenever we can
- We aim to acknowledge a complaint within 2 business days of being received and aim to reply within 28 business days
- We aim to properly understand our client's concerns
- We take time to understand how the client wants the complaint resolved

If we cannot agree on how to resolve the issue, you can contact our external disputes resolution scheme, Financial Services Complaints Limited (FSCL). FSCL provide a free and independent dispute resolution service if we have not been able to do so to your satisfaction.

You can contact FSCL by emailing info@fscl.org.nz, phoning 0800 347 257, or in writing to PO Box 5967, Lambton Quay, Wellington 6145.

