we are majesty.

Disclosure Statement

Important Information About Us

Majesty Insurance Ltd is a licensed Financial Advice Provider (FSP427386) trading as Majesty Mortgage and Insurance Advisors.

My name is Bruce Cameron (FSP1012916), Financial Adviser at Majesty Insurance Ltd. With over 20 years' experience in the financial services industry, specialising in insurance advice and providing a holistic financial planning service for clients. I provide practical advice to help New Zealand families, individuals and business owners protect what matters most.

As part of the Majesty Insurance team, I am supported by Director Jody Norton and our administration team to help ensure clients continue to receive ongoing service and support whenever required. All financial advice is provided personally by me.

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Why Choose Majesty

- ✓ Personal advice tailored to your goals and circumstances
- ✓ Access to a range of leading insurers
- ✓ Experienced advisers committed to providing trusted, personalised, professional advice
- ✓ Ongoing reviews as life changes
- ✓ Claims support and advocacy when you need it most
- ✓ Support Beyond the Signature

Qualifications & Experience

I hold the Postgraduate Diploma in Business Studies Financial Planning and the New Zealand Certificate in Financial Services (Level 5) Life, Disability and Health Insurance. To ensure I am providing you with the best service, I regularly attend insurer product training and other relevant professional development seminars to keep up to date with any industry changes. I have been involved in the financial services industry since 1998, in banking, business development and estate planning. I have been a personal financial adviser, focusing on insurance, investment and retirement planning for clients since 2009.

Insurance Advice & Services – How I can help

Personal Insurance: Life Insurance • Trauma Insurance • Total Permanent Disability Insurance • Income Protection • Mortgage Protection • Health Insurance

Business Risk Insurance: Key Person Protection • Business Debt Protection • Shareholder Protection

Retirement & Investment Advice: Retirement Planning • Investment Planning

Other Services Through Trusted Partners: Mortgage & Lending Advice • KiwiSaver Advice • Comprehensive Financial Planning & Investments • General & Business Insurance • Travel, Visitor & Visa Insurance

Are There Any Limitations To My Advice?

Advice is limited to the products and services within my authorised financial advice scope. Where limited advice is requested or provided, the scope of advice will be clearly explained and documented. This may include travel, visitor or visa insurance, or advice on a specific insurance need without completing a full personal insurance review.

Our Commitment To You

When providing financial advice, we are committed to meeting the professional and ethical standards required under New Zealand financial advice legislation and the Code of Professional Conduct for Financial Advice Services.

Our commitment includes:

✓ Putting your interests first - Providing advice tailored to your individual needs and circumstances

✓ Explaining your options clearly - Helping you make informed decisions with confidence

✓ Providing professional advice - Maintaining the knowledge, competence and professional standards required to deliver advice with care, diligence and skill

✓ Supporting you at claim time - Supporting you through the claims process and advocating on your behalf when you need us most

✓ Providing ongoing support - Reviewing your insurance as your needs and circumstances change

✓ Treating you fairly - Communicating openly, acting with integrity and always treating you with respect

Insurers I Work With

Personal & Business Risk: AIA • Asteron Life • Chubb Life • Fidelity Life • nib • Partners Life

Health Insurance: AIA • nib • Partners Life • Southern Cross • UniMed *(formerly Accuro)*

How Do We Manage Conflicts of Interest?

To ensure your interests always come first, I follow an advice process designed to ensure my recommendations are based on your individual objectives, needs and circumstances.

Conflicts of interest are managed by:

- Recommending products based on your individual needs and suitability, rather than the remuneration that may be received.
- Maintaining access to a range of insurers, allowing me to compare products, pricing and policy features to identify suitable options for your circumstances.
- Using independent research and insurer information where appropriate to support our recommendations.
- Ensuring insurer incentives, referral arrangements and other financial benefits do not influence my advice recommendations.
- Only referring you to trusted referral partners where I believe the service may benefit you and where you have agreed to the referral.
- Regularly reviewing advice files and business processes to ensure compliance with legal and professional obligations.

Commissions, Referrals & Fees - How am I paid?

Majesty Insurance Ltd may receive commissions from insurers and referral payments from trusted referral partners when clients proceed with products or services following our advice or referral.

These payments help cover the cost of providing advice, implementing recommendations and supporting clients on an ongoing basis.

Advice Fees – Could I ever be charged a fee?

Majesty Insurance Ltd does not normally charge a fee for insurance advice.

However if a policy is cancelled or reduced and commission is reclaimed by the insurer within the first 12 months, a fee of up to $800 (including GST) may apply to contribute towards the considerable time, advice, implementation and administration costs incurred in arranging your insurance cover.

Retirement and investment advice is provided on a fee for service basis at $250 per hour (including GST), with most advice reports ranging from $1,000 to $2,000, depending on the scope and complexity of the advice.

Any remuneration, referral arrangements or fees are fully disclosed so you can make informed decisions about the advice you receive.

Privacy & Personal Information

We collect, use and store personal information to provide financial advice, arrange financial products and support ongoing client service. Information may be shared with insurers, trusted referral partners and approved service providers where necessary to deliver our services. Your information is managed in accordance with the Privacy Act 2020.

Complaints & Disputes – What if something goes wrong?

If you are not satisfied with our service or financial advice, please contact Luke Turner or Jody Norton so we can work with you to resolve the issue promptly and fairly. If we are unable to resolve your complaint, you may refer it free of charge to our independent external dispute resolution scheme, Financial Services Complaints Limited (FSCL). A copy of our full Disclosure Statement, including our complaints process, is available on request or on our website.

At Majesty, we believe great advice is only the beginning. We're committed to providing ongoing advice, reviews and claims support whenever you need us. *Support Beyond the Signature.*