



LIFE PLANS LTD PO Box 33822, Takapuna, Auckland

Phone: 021 208 0651 Email: neill@udolife.co.nz Website: www.lifeplans.co.nz

Important Information About Life Plan Ltd:

Life Plan Ltd is Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide Financial Advice.

Life Plans Ltd Financial Services Provider (FSP) number is #FSP730511.

My Name is Neill Nixon I am a Financial Adviser of Life Plan Ltd

My FSP number is #FSP 141185

Life Plan Ltd has another Director Jethro Hooker and 3 staff members, 1 Admin, 2 Financial Advisers

Areas, I can provide you with advice.

Personal Risk Insurance Needs Arising From:

- *Premature Death* (Life Insurance)
- *Suffering specified serious illnesses or disabilities* (Trauma Insurance)
- *Suffering a permanent disability* (Permanent Disability Insurance)
- *Loss of income through Sickness, Disability, or Injury* (Monthly Disability Insurance)
- *Major surgeries or Diagnostic Testing* (Health Insurance)

Areas, I cannot provide you with advice on:

- *Kiwisaver*
- *Investments*
- *Mortgages*
- *Legal Matters*

Insurance companies I am eligible to represent under Life Plan (FAP):

AIA **Fidelity** **CIGNA** **NIB**

My Advice Process

I follow an industry recognised 6 step advice process as follows.

- ★ Establishing Areas of Advice for current Engagement (scope of service & engagement)
- ★ Discussion about your current situation, needs and goals (Needs Analysis)
- ★ Further Analysis and Research to design a plan to suit your situation (Recommendation)
- ★ Preparing a written report (Statement of Advice)
- ★ Presenting my recommendations to you and confirming a final plan
- ★ Reviewing your plan to suit your circumstances on a regular basis (Review)



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My Qualifications and Experience

I have been in the Financial Services Industry and giving financial advice since November 1991. I undertake regular professional development to maintain and improve my knowledge of industry standards. I have up to date product accreditation of all providers I use.

Outside of direct Financial Services qualifications I also hold a “**MBM and SAIM Diplomas**” majoring in Marketing & Management from Damelin International and The South African Institute of Management among others, such as being a certified Xero Adviser

My Duties & Obligations To You

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

- Ensure you understand the nature and scope of service you ask me to provide.
- Provide service & advice that is relevant & suitable for your circumstances & needs.
- Listen to your needs, concerns and to treat you fairly and with respect.
- Act with integrity, give priority to your interests & give advice not influenced by other intentions.
- Exercise specialist care & top standards in providing you with the best outcome of advice.
- Ensure you understand my advice and recommendation and any associated risks.
- Communicate with you along the way in a clear and concise manner.

How I Get Paid

Fees & Expenses:

Life Plan Ltd does not charge fees or expenses for the financial advice you receive.

Commissions are paid directly to Life Plan Limited by the Insurance Provider through which we place business. Commissions are based on premiums paid. While you are an active client, Life Plan generally receives an upfront commission between 100% and 200% of the premiums you pay.

Neill Nixon t/a U Do Life Advice Ltd receives a portion of this commission from Life Plan at a rate of 70% to 140%. More specific detail is provided at time our advice is given.

Conflicts of Interest

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

- Avoiding any production requirements for one product provider
- Not being influenced by any gifts or incentives offered by product providers.
- Having access to a range of product providers, as shown previously
- Using 3rd party product research as part of our analysis i.e., Quote Monster



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Complaints & Disputes

Even with the best intentions, complaints sometimes arise. Life Plans Ltd is committed to ensuring that all client complaints are handled and resolved in a professional, fair and timely manner in accordance with our client complaints policy. It is our intention to provide the best possible service we can for our clients, however if you are not satisfied with our financial advice services, you can make a complaint by contacting us at:

Life Plan Ltd

PH: 021745064 **EMAIL:** jethro@lifeplans.co.nz **POST:** PO Box 33822, Takapuna, Auckland

When we receive a complaint:

- We will consider it 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 cannot, we will contact you by phone or email within that time to let you know the update of your complaint.
- If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact **IFSO** an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact **IFSO** at:

Insurance & Financial Services Ombudsman Scheme

PO Box 10-845
Wellington 6143
NEW ZEALAND

PHONE: 0800 888 202, 04 4997612

EMAIL: info@ifso.nz

Office hours are 8.30am – 5pm Mon - Fri

Neill Nixon (FSP141185)
Financial Adviser

04/07/2024

Date