

Important Information Statement

The information provided below is intended to help you as you make important financial decisions. Please read this carefully and ask questions if you would like to know more. Further information is available on our website at www.sharenz.com and in writing, upon request, free of charge.

Identifying Information

I am a Financial Adviser (FSP652911) engaged by AJC Financial Services Ltd t/as SHARE (FSP715791).

AJC Financial Services Ltd t/as SHARE (FSP715791) is authorised to provide financial advice under a licence issued by the Financial Markets Authority to SHARE NZ Limited (FSP66842) trading as SHARE.

My contact details are:

Name: Joshua Petelo Cuttance
(Known as Josh Cuttance)
Phone: 0277427333
Email: josh.cuttance@sharenz.com
Address: Level 9, John Wickliffe House 265 Princes Street
Dunedin Central
Dunedin 9016

My duties and obligations

Under the Financial Markets Conduct Act 2013 I have duties and obligations relating to how I give advice. I am required to:

- Ensure you understand the nature and scope of advice you ask me to provide.
- Provide an advice service that is relevant to this scope of advice and suitable to your individual circumstances and needs.
- Listen to your needs, concerns and preferences and treat you fairly and with respect.
- Act with integrity, giving priority to your interests and give advice that is not influenced by my own interests.
- Exercise care, diligence and skill in providing you with advice.
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice you requested.
- Ensure you understand my advice and recommendations and any associated risks.
- Keep you informed through the process, communicating in a timely, clear and effective manner.

Nature and Scope of the Advice

I will provide you with financial advice in relation to your Personal Insurances / Business Insurances.

I can give financial advice about Insurance products provided by:

- AIA
- Asteron Life



- Cigna
- Fidelity Life
- nib
- Partners Life
- Southern Cross
- Accuro

Limitations to the advice I will provide:

Reliability History

A reliability event is something that might materially influence you in deciding whether to seek advice from me or from SHARE. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy within the last four years.

There have been no reliability events for SHARE NZ Ltd (FSP66842), AJC Financial Services Ltd t/as SHARE (FSP715791) or me (FSP652911).

How we are paid

Fees and Expenses

I do not usually charge a fee for the financial advice I provide to you except in particular circumstances and agreed in advance with you.

Remuneration

I am remunerated as shareholder and director of AJC Financial Services Ltd t/as SHARE (FSP715791) primarily by drawings and shareholder salary. SHARE and my company receive all commissions and client fees that are generated by me. Depending on the company/ies and product/s you choose AJC Financial Services Ltd t/as SHARE (FSP715791) will be paid a commission.

Insurance remuneration

Insurance commission may be between 35% and 230% of the first year's premium of your policy.

SHARE and AJC Financial Services Ltd t/as SHARE (FSP715791) also receives a commission of between 5% and 25% of the premium for each year the policy remains in place.

In addition, SHARE and AJC Financial Services Ltd t/as SHARE (FSP715791) receive commission of between 15% and 30% of the first year's premium of your policy, depending on which Insurance company and which policy you choose.

From time to time product providers may also reward me for the overall business I provide to them. They may give me tickets to sports events, hampers or other incentives.



Most of SHARE's advisers have a financial interest in the business of SHARE as a shareholder of SHARE NZ Limited and/or its wholly owned subsidiary SHARE NZ Services Limited. Any issue of shares, payments of dividends or other distributions to shareholders by SHARE NZ Limited and/or SHARE NZ Services Limited has no effect on the service provided.

Conflicts of interest

To ensure that I prioritise your interests above my own, SHARE operates a comprehensive and robust framework of policies and procedures and I follow an advice process that ensures my recommendations are made on the basis of your goals and circumstances. SHARE's financial advisers undergo an annual compliance review and receive training about SHARE's policies and procedures including managing conflicts of interest. SHARE maintains and monitors registers of conflicts of interests, and the gifts and incentives I receive.

Availability of information

If you would like a copy of this Important Information Statement please let me know.