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FINANCE
BRENDON HAMPTON INSURANCE & FINANCE



DISCLOSURE
STATEMENT

revised November 2027

Your Adviser:

Financial Advice Provider:

Brendon Hampton Insurance LTD

FSP718672

Licensing status:

Class 1License issued by the

Financial Markets Authority on

19th May 2022

Address:

224A Shakespare St

Leamington

Cambridge 3432

Financial Adviser:

Brendon Hampton FSP93243

Qualifications:

- National Certificate In Financial Services (5)
- Fundamentals and Processes of Financial Planning – December 2004
- FastTrack Foundation Skills Programme – October 2009
- SSD Investment Adviser – November 2010
- Business Risk Insurance Level 5 Unit Standard– July 2012



Personal Bio:

Brendon has been offering his expertise in the Finance Industry for coming up 25 years.

He is Financial Adviser working under Financial Advice Provider Brendon Hampton Insurance LTD (FSP718672).

He has met eligibility requirements, including competency requirements as set by the Ministry of Business, Innovation and Employment 2008.

This being said, Brendon is a highly dynamic person who is renowned for his loyal and honourable standpoints.

As an integral aspect of his career is being entrusted with private or restricted personal details, you can rely on not meeting anyone who is more confidential than Brendon.

Brendon recognises the requisition for future planning, big or small,younger or older.

He is a family man who thoroughly enjoys the outdoors, fishing, Diving & Huntng & spending time with his 3 growing children, and the family dog Diesel.

Brendon is completely impartial. He will offer you advice which will be communicated simply and in summary, he will recommend whichever is appropriate for your situation.

Utilising Brendon's Professional Financial Services will be the best decision you will make for your future.

Contact Details:

E: brendonh@bhifinance.co.nz

M: 021 711 365

W: bhifinance.co.nz

Areas of Financial Advice Provided:

Brendon Hampton Insurance LTD only provides advice to our clients about their life insurance and health insurance KiwiSaver & Managed Funds.

We also provide advice in relation to Employee Benefits Programs: primarily group insurance products provided through employers to staff.

We only provide financial advice about products from certain providers: • For Personal & Business Risk Insurance products includes Life Insurance, Trauma, Total & Permanent Disability, Mortgage / Income protection, we work with five major Insurers in NZ

- *AIA*
- *Asteron Life*
- *Chubb Life*
- *Fidelity Life*
- *Partners Life*

For health insurance, we work with five providers

- *AIA*
- *Nib*
- *Partners Life*

For KiwiSaver we provide advice on a wide range KiwiSaver products including

- *Booster Kiwisaver*
- *Generate Kiwisaver*
- *Milford KiwiSaver*

For Managed Funds we work with

- *Generate Trust Funds*
- *Milford Managed Funds*

Other areas we refer clients to but do not provide Financial Advice to include

- *ACC Made Easy (Restructuring of ACC obligations)*
- *Penberthy Insurance (Fire & General Insurance)*
- *Penberthy Mortgages*

Our Obligatons To You:

1. *Treat You Fairly*
2. *Act with Integrity*
3. *Provide Financial advice which is suitable for you*
4. *Protect your privacy and confidential information*
5. *Maintain competence and skill to deliver advice in our area of expertise*
6. *Maintain the ethical and behavioral standards required by our professional body (Financial Advice NZ) in addition to the duties of care required by NZ law. Well…laws (plural) actually. There are quite a few of them that apply to us and we try to make sure we are ahead of all of them.*

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Disciplinary history you should be aware of:

Zero

There have been no professional indemnity insurance or negligence claims, disputes resolution actions, or disciplinary actions. Ever.

Costs of Advice:

Commissions:

When implementing (or brokering) a group or personal insurance product our preference is to be paid via brokerage, or commission, as this results in no direct fee payable by the client and Brendon Hampton Insurance Ltd only receives payment from an insurer if we are successful in placing business which the client is happy with.

The gross amount of commission payable to Brendon Hampton Insurance Ltd on any particular recommendation will be disclosed specifically prior to implementation of any product or plan.

As a general indicator of the range of commissions which may be paid, Brendon Hampton Insurance Ltd receives commission terms which are:

Personal & Business Insurance:

Personal Insurance Products typically range from 50% - 241.25% x the first year's premium paid by a client, with an ongoing commission typically ranging between 3%-30% of the annual premium thereafter.

Group Insurance Products typically up to 20% x the annual premium, continuing to be paid annually.

Health:

Personal Medical Insurance Products typically range from 0%-115% x the first year's premium paid by a client, with an ongoing commission typically ranging between 8%-33% of the annual premium thereafter.

KiwiSaver:

The range of upfront commissions is between $40-$300 per KiwiSaver account plus ongoing commission typically ranging between .15%-.50% of the Funds under Management. This commission is taken out of the fees the providers already charge and NOT on top of, if that makes sense.

Managed Funds:

The range of remuneration is typically no fees upfront with .225%-.80% advice for service negotiated at and when nature and scope of service is known.

Other Areas we receive remunera4on:

We receive no remuneration whatsoever from ACC Made Easy & in a lot of cases we pay the service fee for the first year which currently stands at $ 270 plus GST per entity.

If clients use Penberthy Insurance for their (Fire & General for Business or Personal residence) we receive 20% of the initial & yearly thereafter ongoing brokerage. As Financial Advisers they will Disclose to you how this is calculated as I have no knowledge of this figure & they are the experts in this area of finance.

If clients use Penberthy Mortgages for attaining Personal Mortgages we receive 50% of the initial commission. As Financial Advisers they will Disclose to you how this is calculated as I have no knowledge of this figure & they are the experts in this area of finance.

Conflict of Interest:

We have no financial interest in any Insurance Company.

Throughout the year I do attend Insurer-funded conferences, entertainment or functions which range in value from a cup of coffee up to subsidised Conferences which may range between $ 800-$1,000 per event. However, these are immaterial and engender no particular warm feelings towards any particular insurer. To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances.

Should any actual or potential conflict of interest arise during any engagement with a client we will bring that to your notice promptly, and then seek to manage or avoid the conflict if at all possible. If management or avoidance of a conflict to your satisfaction is not possible then we will resign from the engagement with you and professionally assist with the appointment of a replacement and more suitable adviser.

Conflicted Remuneration Note:

All fees and commissions are paid to Brendon Hampton Insurance Ltd

Brendon Hampton Insurance Ltd uses all gross revenue to pay the operating expenses of running a compliant professional business.

Brendon Hampton Ltd then has pays its' tax obligations on the "net profit" after costs.

What's left, if any, is available to Brendon Hampton as the sole shareholder and adviser as personal remuneration.

Typically, the potential conflicted remuneration for the Financial Adviser (Brendon Hampton) amounts to between 50-70% of gross revenue in any given year.

What a client pays, is not the same as what the Financial Adviser earns.

Complaints:

What should you do if you are unhappy with something?

If you have a problem, concern, or complaint about any part of our service or your product performance, please contact

Brendon Hampton; Director; Brendon Hampton Insurance Ltd

in the first instance so that we may try to fix the problem.

Brendonh@bhifinance.co.nz

Mobile Phone: 021 711 365

If your complaint cannot be satisfactorily resolved this way, it then becomes a dispute.

The Dispute Resolution process is:

1. In the event of a dispute you must notify us that the complaint is not resolved and is now a dispute.

2. We will confirm in writing our internal complaints process, likely timeframes, and our Disputes Resolution Scheme which you can access at any stage should you choose to.

3. Should we fail to handle the problem to your satisfaction within a reasonable time frame then the product providers themselves have internal complaints handling processes which you might wish to also access. This means that if we have used a particular product that is connected to the issue at Dispute, you can contact the company that issued that product and have them attempt to resolve the matter as well.

4. If these options fail to resolve the Dispute to your satisfaction, then you may take the matter to the [Insurance & Financial Services Ombudsman Scheme] (IFSO), of which we are a member. We are bound by the outcome of that process. You can choose to be bound by the outcome but you can also choose to be free to pursue other legal avenues if you wish.Their service will cost you nothing as we pay for it, and it can help us resolve any disagreements.

You can contact:

[Insurance & Financial Services Ombudsman Scheme]

You can contact the IFSO at:

E: info@ifso.nz

A: PO Box 10-845, Wellington 6143

P: 0800 888202 or (04) 499 7612

W: www.ifso.nz

Your Privacy:

When working with you we will be collecting personal information from you in order to deliver personalized advice which is suitable for you.

This is generally personal information regarding age, health, financial situation and your instructions. However, as part of our process we do also collect FULL client Medical Records (at our cost) plus ACC Schedule of Injuries to help ensure our clients have the best outcomes at claim time with significantly reduced chance of “Non-Disclosure” which can result in adverse client outcomes.

In accordance with the Privacy Act 2020 you are entitled to access any such information we collect and hold on you, and also to have noted any corrections to such information.

Should you require a copy of any information we hold we shall be happy to provide a full copy at our cost, but will always retain original records for legal and compliance requirements until such time as any statute of limitations relating to the advice provided has passed.

Records are stored in secure premises and on secured computer systems at our place of business.

All staff employed by Brendon Hampton Insurance Ltd have access to all client files, and in addition to Brendon Hampton Insurance Ltd staff other parties may access this information as required by law or for the purposes of providing specific advice to you in accordance with your instructions or our agreed Scope of Service. Those parties may include:

Insurers and other product providers whom we are considering for your needs.

Market regulators and statutory authorities.

Professional compliance and audit assessors investigating our compliance and professional standard.

If you have a complaint is about how we handle your personal information, you can contact the Office of the Privacy

Commissioner:

PO Box 10 094

The Terrace Wellington 6143

0800 803 909

enquiries@privacy.org.nz

This option is available in addition to utilizing the Complaints Process of Brendon Hampton Insurance Ltd.