

How We Work (Disclosure document)

My name is Grant Uridge, I provide advice on behalf of, Protection Solutions. The following details how we work with you.

My contact details

Name: Grant David Uridge
Registration No: FSP 86782
Company Name: Sydcam Limited (FSP 644329)
Trading Name: Protection Solutions
Physical Address: 29 Ganges Road, Khandallah, Wellington 6035
Postal Address: PO Box 29023, Ngaio, Wellington, 6443
Telephone Number: 04 976 1099
Mobile Number: 027 448 8689
Email Address: grant@protectionsolutions.co.nz

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Version Number: 1

I can provide you advice in the following areas:

We offer the following advice:	We offer the following insurance products:	Savings and investment products:
+ Financial advice	+ Life cover	+ KiwiSaver
+ Insurance advice	+ Accidental death cover	+ Superannuation
+ KiwiSaver	+ Disability income protection	+ Investment Planning
+ Retirement planning	+ Trauma	
	+ Business overheads cover	
	+ Living insurance	
	+ Mortgage protection Insurance	
	+ Key person protection insurance	
	+ Medical insurance	

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We have our preferred referral partners:

- + Fire & general insurances:
 - GYB Insurance Brokers Limited
 - Affiliated Insurance Brokers
 - Thorner General Insurances
 - Pine financial
 - Steve Tarpley Insurances

- + Wills and legal services

KiwiSaver services:

We can also provide information and application assistance only on KiwiSaver including:

- Using KiwiSaver for first home loans
- Starting or transferring a KiwiSaver account

We can source products from the following companies:

We have agreements for the sale of products issued by these providers:

For Life Risk Insurances:	For KiwiSaver:
+ AIA New Zealand	+ Booster
+ AMP Life Limited	+ Generate Limited
+ Asteron Life Limited	+ NZ Funds Management
+ Fidelity Life	+ Summer
+ Cigna Life	
+ Partners Life Ltd	
+ nib (NZ) Ltd	
+ Southern Cross Healthcare	
+ Accuro Health Insurance	
+ Unimed	
+ Greenwich	

At Protection Solutions our contractual relationships with these companies do NOT require us to place business with any of them.

Complaints: disputes process

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Even with the best of intentions, complaints sometimes arise. At Protection Solutions we are 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 and associated procedures. If you are not satisfied with our financial advice services, you can make a complaint by contacting us.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints process, you can contact the Financial Dispute Resolution Service (FDRS), they are an approved dispute resolution scheme who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

Contact the Financial Disputes Resolution Service at:

P: 0508 337 337

A: 142 Lambton Quay Wellington, City, Wellington 6011

E: enquiries@fdrs.org.nz

Obligations

As a Financial Adviser, I must comply with the Code of Professional Conduct. I also have other obligations under the [Financial Services Legislation Amendment Act 2019](#) (including regulations made under that Act) and under the general law. This is only a summary of the duties that I have. More information is available by visiting the Financial Markets Authority website at: www.fma.govt.nz/compliance/role/financial-advice-provider/#dapDuties.

At Protection Solutions we strive to provide the best advice possible that suites your unique situation and circumstance. In order to provide you with the best service possible we request that you kindly provide us with relevant and correct information when needed. If you are ever unsure as to why I need specific information, please don't hesitate to ask.

How do I get paid for the services I provide you?

I am required to tell you the specific fees, commissions, extra payments, and other benefits that I have received or will, or may, receive in relation to the services that I provide to you. I get paid a salary, company vehicle and dividends as a shareholder employee of Protection Solutions.

Commission for insurance products: Typically for insurance work, Protection Solutions is remunerated by way of commissions received directly from product providers as below.

Type:	Range:
Initial Commission (including all potential incentives)	0-260% of the first year's premium
Ongoing Servicing Commission	10-15% subsequent year's premium

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We also receive commission for KiwiSaver/ retirement and investment products placed with product providers. This may include both initial and ongoing remuneration.

Type:	Range:
Scheme commission (including all potential incentives)	0-\$320
Ongoing Servicing Commission	0.25% of fund balance

Non-monetary benefits (soft dollar disclosure): From time to time, Protection Solutions may receive certain non-monetary benefits from product providers. This could include gratuities such as a bottle of wine at Christmas time, a free calendar, pen or book, the occasional luncheon, drinks after a briefing session, invitations to sporting events, subsidised professional development, discounted training courses or office supplies, etc.

Insurance review costs

Initial advice fee: Your first meeting is free. To prepare and present your Personal Insurance Plan requires consider time and resources. Therefore, following this initial meeting if we determine that we can be of assistance then we have a charge of two hours @ \$175.00 inclusive of GST.

This fee will include everything from meetings with you, your family members, your advisers, obtaining information and the products that you currently hold.

If the plan is implemented and cover is issued, generating new commission, then there will be no Personal Insurance Plan fee charged.

Please note that we will give you plenty of time to consider going ahead with this before we charge.

If we arrange ACC CoverPlus Extra for you, we will charge \$200.00 inclusive of GST for this service. This will be waived in the event of any other business being placed through us.

How am I regulated by the government?

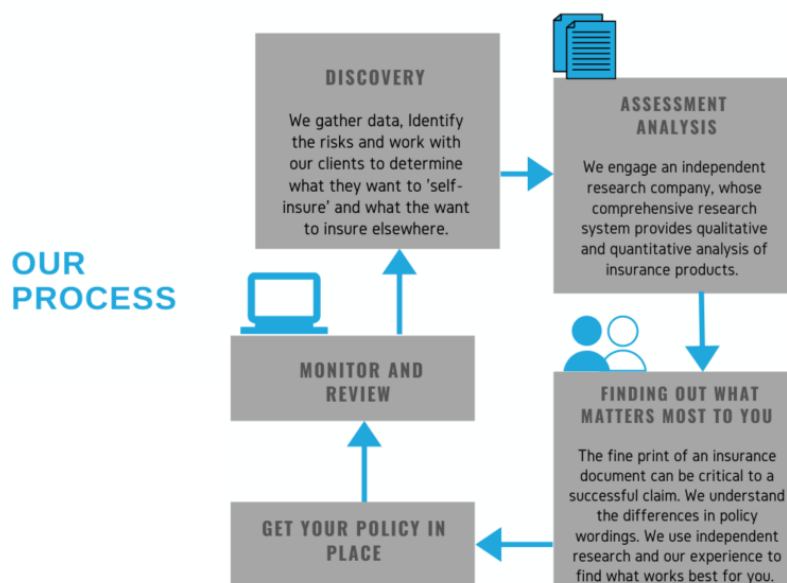
I am a registered financial services provider, if you would like to check please follow this link: <http://www.fspr.govt.nz>. My FSP number is FSP86782.

The Financial Markets Authority authorises and regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

How we work

I use a simple three step process:

- 1) We agree exactly what service you want and identify your insurance requirements,
- 2) We prepare a plan or offer product options to meet your unique needs,
- 3) We agree on implementation and other actions to ensure your insurance works at claim time.



Insurance Reviews

If you already have an insurance program in place, I offer a review service to ensure the products will meet your current needs and circumstances.

About Grant

After completing a BBS at Massey University, I worked for Colonial Mutual before heading overseas. I returned to Colonial Mutual for seven years, becoming a Manager of its unit trust company, Joseph Banks Trusts Limited. I gained seven years' experience working in senior management positions at New Zealand's leading rural insurance company FMG.

In 2000, I began working as an independent adviser in Wellington specialising in providing group health insurance as part of a company's employment package. Since becoming an adviser, I have worked with a diverse range of clients including professional firms, farming interests and small business operators.

In 2010, I joined **Plus4** to provide my clients with the collective benefits of belonging to a national insurance adviser and broking group.

In 2020 we rebranded to **Protection Solutions**; and continue to utilise the services of The Adviser Platform to assist with compliance and administrative services.

My philosophy is that your interests always come first. Once I understand your needs, then I can assess which products could reduce your exposure. I evaluate each potential offering to determine the best solution so that you have optimum cover for your situation.

Business structure

I am part owner of **Protection Solutions** in conjunction with Thurl Gibbs and work as a Financial and Insurance Adviser. I have 23 years of experience in the financial services industry, mainly in the areas of investment advice, personal investment, and personal risk management. **Sydcam Limited** is the sole shareholder in **Protection Solutions**.

We also obtain compliance and administration services from The Adviser Platform.

My qualifications

- + Bachelor of Business Studies from Massey University
- + Qualified Financial Adviser

I keep my qualifications up to date through continuing education annually, consisting of seminars, technical briefings, and conference workshops.

Claims service

As your insurance adviser I specialise in providing claims support, to ensure the best possible outcome at claim time. Timing is often important when making a claim and I encourage you to contact me, or the team as soon as possible should something happen or if you have a question about whether your event is claimable.

Privacy

The information will be collected by **Protection Solutions** and stored in our offices and on our system with The Adviser Platform.

It is understood that any information gathered for your plan is personal, we keep this information confidential and secure.

1. The Privacy Act 2020 gives you the right to request access to and correction of your personal information.

2. Information provided by you and or any authorised agent, will be used by **Protection Solutions** and any members of our staff for the purpose of providing advice to you and may also be used by any:
- + product or service provider when implementing any of my/our recommendations or variations thereof.
 - + compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - + other professionals including but not limited to solicitors and accountants when such services are required to complement this advice and as requested by you.

Client communications

Protection Solutions may contact you about the agreed services and this engagement. And may from time to time contact you about other services, offers, newsletters or information.

Professional memberships

I am a member of the Financial Advice NZ.

As a member of the Financial Advice NZ, I am required to complete continuing professional development every year in the areas in which I provide advice to maintain and advance my knowledge and keep my qualifications up to date.

Professional Indemnity Insurance Cover

I, and the companies I own, have Professional Indemnity insurance cover with NZI. This cover is a standard arrangement that has been organised through my membership of the Triple A Industry Association.

Working together

Unless otherwise stated, either party may terminate these Terms and Conditions by giving not less than seven (7) business days' notice, in writing.

After termination, **Protection Solutions** will not action any advice or product orders. Termination does not affect any rights or obligations that arose prior to termination.

We may vary these Terms and Conditions at any time.

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Confirmation of your acceptance of these terms will be recorded in the Client Acknowledgments section of our Discovery Document.

I, *Grant Uridge*, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Services Legislation Amendment Act 2019 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Date: 3/06/2021