



IMPORTANT INFORMATION ABOUT

# OGILVIE FINANCIAL SOLUTIONS LTD

We make insurance easy.

**OGILVIE FINANCIAL SOLUTIONS LTD**  
**PETER OGILVIE, INSURANCE ADVISER**  
**027 447 7275 | 73 DAELYN DR, RICHMOND**

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Version Number: Version 3  
A copy of this document is available for free upon request



# DISCOVER THE OGFS DIFFERENCE

We take the hassle  
out of insurance.

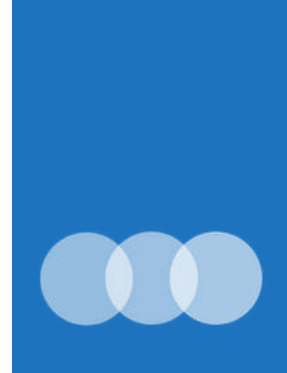
At OGFS our goal is to provide an exceptional experience, security and peace of mind for our valued clients who entrust us with their Insurance and KiwiSaver needs.

Peter always enjoys meeting with people for the first time. We make it our mission to go above and beyond for you because we know that if we take good care of our clients, they will still be our clients in 10 years time. That's the OGFS difference, but don't take our word for it, check out our google reviews.

Visit our website at [www.ogilviesltd.co.nz](http://www.ogilviesltd.co.nz) for more information about our company's services. Email us at [peter.ogilvie@plus4.co.nz](mailto:peter.ogilvie@plus4.co.nz) for inquiries.



# BEFORE WE GET STARTED



As professional advisers, there's some important information you need to know before we can provide you with the best advice we can offer.

## LICENSE INFORMATION

Ogilvie Financial Solutions Limited (FSP 758991) holds a license issued by the Financial Markets Authority to provide financial advice.

## NATURE & SCOPE OF ENGAGEMENT

We offer insurance advice:

- Life
- Trauma
- Income cover protection
- Disability short and longer term
- Health
- Mortgage Protection
- Home, car & Contents Insurance

We also cover Business Insurances:

- Business ownership protection
- Key person protection
- Business liability
- Owners income protection

We are qualified to assist you with your KiwiSaver needs.

- Class advice (not personalised)



# NATURE & SCOPE OF ENGAGEMENT

We also provide business insurances & financial advice

Ogilvie Financial Solutions Ltd provides advice to our clients about their life insurance, health insurance and KiwiSaver. We also provide business clients/individuals with advice in regards to business insurances for ownership, key person, owner's income and business liability protection.

Peter Ogilvie, our financial adviser, provides financial advice in relation to these financial advice products. We only provide financial advice about products from certain providers:

For life insurance/business protection, we work with six companies - AIA, AMP, Partner's Life, Fidelity Life, Cigna and Asteron Life.

For health insurance, we work with three providers -NIB, Partner's Life and AIA.

For fire & general insurance protection, we work with two providers, Tower and AON.

For KiwiSaver, we work with Generate.

In providing you with financial advice, we will only consider new and existing term life, trauma, income protection and health insurance policies (if any).





# HOW WE OPERATE

To ensure that our financial advisers prioritise the client's interests above their own, we follow an internationally recognised professional advice process to ensure our recommendations are made on the basis of the client's goals any circumstances.



# CONDUCT

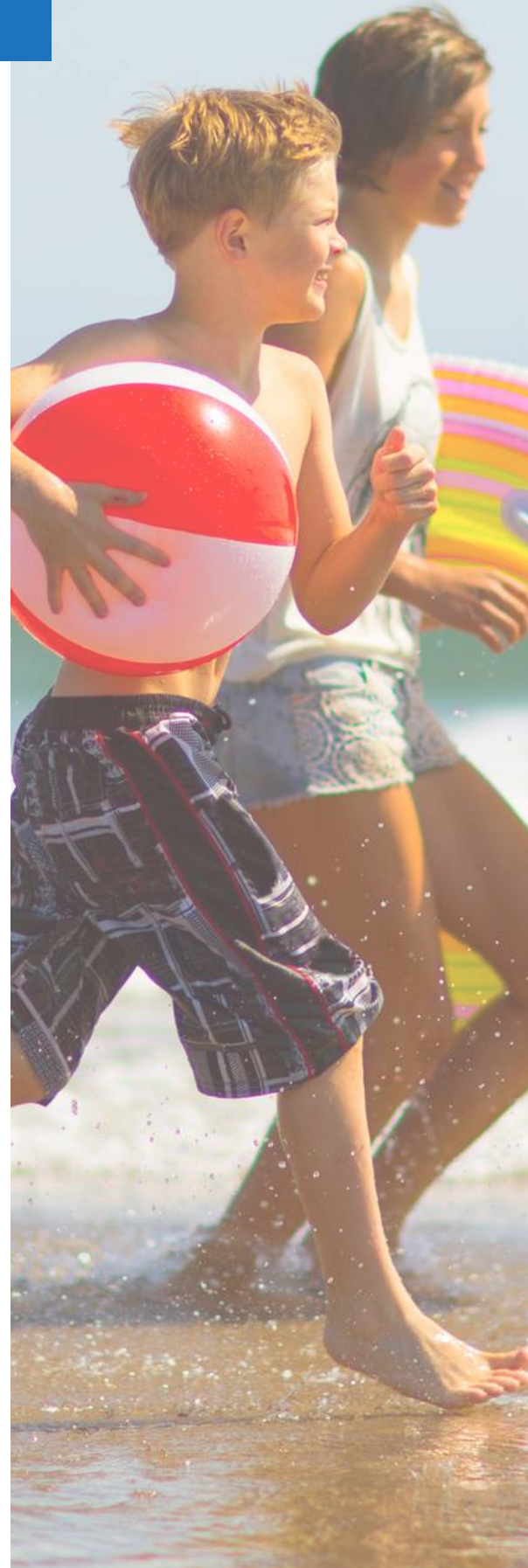
Find out more at  
[www.fma.govt.nz](http://www.fma.govt.nz).

Ogilvie Financial Solutions Ltd and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at [www.fma.govt.nz](http://www.fma.govt.nz).





# RENUMERATION

We do not charge fees or expenses.

Ogilvie Financial Solutions Ltd does not charge fees, expenses or any other amount for the financial advice provided to its clients. Ogilvie Financial Solutions Ltd receives commissions based on the business you place with the providers we work with.

## COMISSIONS

Typically, we are remunerated by way of commissions received directly from product providers (example below).

As we get to know you and what is important, we will provide more specific information in relation to any remuneration we receive as a result of any advice we provide. In line with the spirit of professional disclosure below are some guidelines.

Type	Range
Upfront (upon implementation)	50-230% first year's premium
Ongoing	5% to 12% (and change to annual renewal premium)

Example:

Should you place insurances from our recommendations with an annualised premium of \$1,000 p.a. we would be remunerated in the range of \$500-2,300 in the first year and \$100-\$250 in subsequent years for providing our professional services.



# CONFLICTS OF INTEREST

We undertake a compliance audit.

We take any perceived or real conflicts of interest very seriously and have a dedicated policy for dealing with such issues whereby we avoid, disclose and/or manage any conflicts so that our client's interests are placed first and foremost.

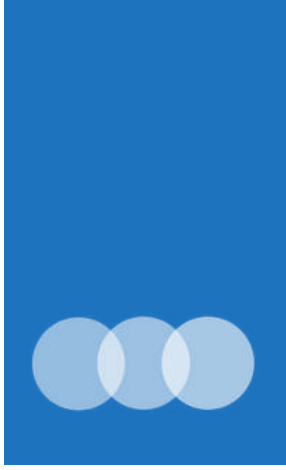
For life insurance and health insurance, Ogilvie Financial Solutions Ltd receives commissions from the insurance companies on whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to Ogilvie Financial Solutions Ltd and your financial adviser.

The amount of the commission is based on the amount of the premium.

Financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance adviser.

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





# COMPLAINTS HANDLING & DISPUTES RESOLUTION

If you are not satisfied with our financial advice service you can make a complaint by emailing Ogilvie Financial Solutions Ltd at [peter.ogilvie@plus4.co.nz](mailto:peter.ogilvie@plus4.co.nz), or by calling 027 447 7275.

You can also write to us at:  
Ogilvie Financial Solutions Ltd  
C/- Peter Ogilvie  
73 Daelyn Drive  
Richmond, 7020

When we receive a complaint, we will consider it following our internal complaints process:

We will consider your complaint 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 can't, we will contact you within that time to let you know we need more time to consider your complaint.

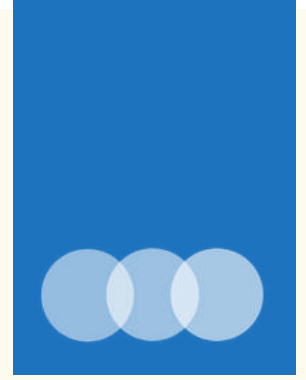
We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so. If we can't resolve your complaint or you aren't satisfied with the way we propose to resolve the situation, you can contact the Insurance and Financial Services Ombudsman Scheme (IFSO).

IFSO are independent and free for clients and an external dispute resolution scheme approved by the Minister of Consumer Affairs. IFSO's service does not cost you anything and they will help resolve the complaint.

## **You can contact IFSO:**

- 0800 888 202
- [www.ifso.nz](http://www.ifso.nz)
- info@ifso.nz
- Insurance & Financial Services Ombudsman Scheme, PO Box 10 845, Wellington 6143

# PRIVACY/ DATA COLLECTION



We only collect information relevant to our advice.

To give our clients the very best advice we need to collect personal information about their financial circumstances. In the digital age that we live in, we take our responsibilities under the Privacy Act 2020 very seriously. Some key points:

We only collect information relevant to the nature and scope of the advice we are providing

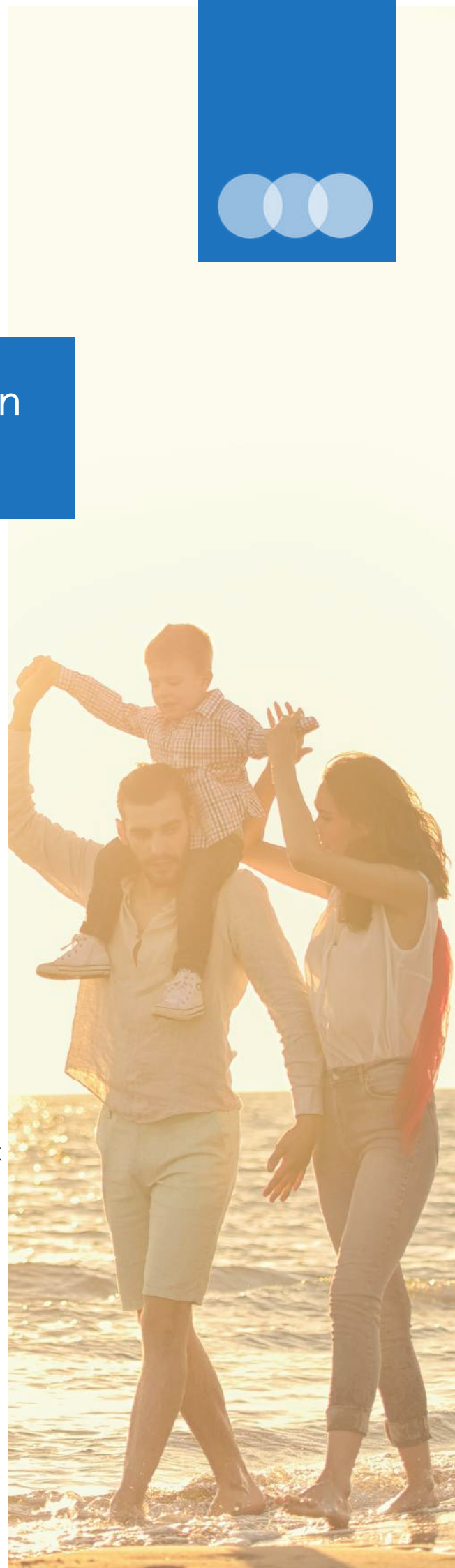
The accuracy of this information to our advice is critical, this is where we need your help

Once collected we will protect any client information

You can request any personal information or ask for it to be amended at any time.

We will only share information where it is necessary to do so in providing the agreed services provided.

Continued below:





# PRIVACY/DATA COLLECTION

If this is not part of our normal business we would only consider this with your express consent to do so. However, there are some third parties you may not be aware of that we may need to share your information with such as:

- Financial Markets Authority (FMA) – the Regulator of financial services in New Zealand
- External compliance agencies we may engage for quality assurance purposes.

We have policies and procedures for dealing with any data breaches ASAP.

Any information no longer needed will be destroyed securely.

You can find out more by visiting our Privacy Policy at our website:  
[www.ogilviefsltd.co.nz/privacypolicy](http://www.ogilviefsltd.co.nz/privacypolicy)

**We are here to help!**

We welcome any questions or queries you have in relation to this important information but more importantly, we look forward to working with you.

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