

The following information provides you with an important overview of myself (**Peng Jackie JI**), my services, my remuneration and how I managed your privacy information as well as complaints, so that you can make an informed and confident choice when engaging me.

Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

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| Full Name: | Peng Jackie JI |
| Address: | 2-11 Leslie Hills Drive, Riccarton, Christchurch, 8011, New Zealand |
| Phone: | 021 965 066 |
| Email: | jackie@nzpf.co.nz |
| FSPR #: | FSP559806 |

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|----------------------------|---|
| Financial Advice Provider: | New Zealand Pathfinder Limited |
| Trading as: | NZ-Pathfinder Financial Services |
| FSPR #: | FSP743974 |
| Address: | 2-11 Leslie Hills Drive, Riccarton, Christchurch, 8011, New Zealand |
| Phone: | 03 385 8197 |
| Email: | support@nzpf.co.nz |
| Website: | www.nzpf.co.nz |

Licensing Information

I operate under a current licence issued by the Financial Markets Authority in the name of: *New Zealand Pathfinder Limited*, FSPR Number: FSP743974.

Nature and Scope of the Advice

Peng Jackie JI, New Zealand Pathfinder Ltd

I will provide you with financial advice in relation to your personal insurances (Life and Health) and Kiwisaver.

- I only provide financial advice about life insurance from Fidelity Life Assurance Company Limited, AIA New Zealand Limited, Chubb Life Insurance New Zealand Limited and Partners Life Limited.
- I only provide financial advice about health insurance from AIA New Zealand Limited, nib nz limited, Accuro Health Insurance (Health Service Welfare Society Limited) and Partners Life Limited.
- I provide general KiwiSaver guidance limited to ANZ and Generate. This non-personalised advice includes helping you understand the potential risks and rewards of KiwiSaver, demonstrating how to use a risk profile tool, and supporting you with joining or transferring between KiwiSaver schemes. While I can recommend KiwiSaver funds that fit your investment risk tolerance, please be aware that I do not offer advice or recommendations on financial products from other providers.

What else I can offer

I can help you with other services through my referral partners

Allied Financial Advisors Limited for Fire and General Insurance

Fees or Expenses

Peng Jackie JI & New Zealand Pathfinder Limited DO NOT charge any fees for any financial advice we provided to the clients.

Conflicts of Interest and Incentives

I receive commissions from New Zealand Pathfinder Limited if you take out insurance following my advice. The commissions are between 21% and 110% of the first year's premiums of your policy — the amount depends on which insurance company and which insurance policy you choose. I also receive a commission of between 2.5% and 5% of the premium for each year the policy remains in force.

In addition, New Zealand Pathfinder Limited receives commission of between 21% and 180% of the first year's premiums of your policy, depending upon which insurance company and which policy you choose. New Zealand Pathfinder Limited also receive a commission of between 5% and 10% of the premium for each year the policy remains in force.

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. I complete annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme is undertaken annually by a reputable compliance adviser.

Privacy policy & security

I will collect personal information in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The platform I use is secure and run on ZOHO web Services.

Complaints handling and dispute resolution

If you are not satisfied with our financial advice service you can make a complaint by emailing support@nzpf.co.nz, or by calling: 03 385 8197. You can also write to us at: PO Box 5586, Papanui, Christchurch 8542.

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 do so, you can contact Financial Services Complaints Limited (FSCL) - A Financial Ombudsman Service

Financial Services Complaints Limited (FSCL) - A Financial Ombudsman Service provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Limited (FSCL) - A Financial Ombudsman Service

complaints@fscl.org.nz

0800 347 257

<https://www.fscl.org.nz/>

PO Box 5967 Wellington 6140

Availability of information

Peng Jackie Ji, New Zealand Pathfinder Limited

The information I have discussed with you is available in writing. Please let me know if you wish to have a written copy.

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