



Jordan Financial Planning NZ Limited

FINANCIAL ADVISERS

Investments - UK Pensions - Insurance - KiwiSaver - Mortgages

ADVISER DISCLOSURE:

ADVISER DETAILS:

Name	Ian Jordan
FSPR #	286683
Email	ianj@jfp.co.nz
Phone	04 570 2589
Work Address	1/134 Queens Drive, Lower Hutt 5010

COMPANY DETAILS:

FAP Name	Jordan Financial Planning NZ Limited
FSP #	748233
Trading Name	Jordan Financial Planning NZ Limited

BACKGROUND AND EXPERIENCE:

I have been a financial adviser since 1982 and give advice on the following products from the following companies:

- **Investments;** AMP, ANZ Investments, Booster Investment Management Limited, Lifetime Asset Management, Select Wealth Management, Policy Exchange, NZ Funds Management, Generate, Fisher Funds
- **Insurance (Life, Total and Permanent Disability, Trauma, Income Protection and Medical);** AIA, AMP / Resolution Life (existing policyholder only), Asteron Life, Cigna Life, Fidelity Life, Partners Life, Accuro Health Insurance, NIB, Southern Cross
- **KiwiSaver;** AMP, ANZ Investments, Booster Investment Management Limited, Fisher Funds, Generate, NZ Funds Management
- **U.K. Pension Transfer Service;** Booster, AMP, Garrison Bridge, NZ Funds, iSelect

QUALIFICATIONS:

Qualification Name	Details	Institution	Date Completed
National Certificate in Financial Services - Level 5 Version 1	- <i>Life, Disability, Health Insurance & Investment</i> -	Open Polytechnic	June 2011
National Certificate in Financial Services - Level 5 Version 2	- <i>Residential Property lending</i> -	Open Polytechnic	August 2020
National Certificate in Financial Services - Level 5 Version 2	- <i>New Zealand Financial Advice Regime</i> -	Open Polytechnic	January 2021
Diploma in Financial Advice (DipFA)	- <i>IFS Diploma For Financial Advisers</i> -	Institute of Financial Services	April 2013
Financial Planning Certificate (CertPFS)	- <i>Financial Planning Certificates 1,2,3-</i>	The Chartered Insurance Institute (CII)	October 1995
Pensions Simplification Qualification – (CF9)	- <i>U.K. Pensions Simplification-</i>	The Chartered Insurance Institute (CII)	May 2005
Certificate in Mortgage Advice and Practice (CeMAP) – (IFS)	- <i>Certificate in Mortgage Advice and Practice-</i>	Institute of Financial Services	October 2002
Certificate in Equity Release (ER1)	- <i>Equity release Mortgage-</i>	The Chartered Insurance Institute (CII)	November 2002

FEES AND EXPENSES:**Insurance:**

Jordan Financial Planning is paid primarily via product provider commissions for insurance policies and there are often no fees to our clients. However, in some situations, we may charge a client fee. This typically only applies in the instance you cancel or reduce an insurance contract within its first two years AND the reduction results in Jordan Financial Planning having to repay the full amount or portion of the commission earned back to the provider. The client fee in this instance will not be greater than the product provider clawback amount plus GST.

Investments:

We may charge a fee of 1-3% of the total Investment for the initial advice and implementation and an ongoing 1% of funds under management for ongoing advice, financial reporting and administration of the account. The exact implementation fee will be disclosed to you in advance.

KiwiSaver:

We will not charge any fees in relation to KiwiSaver advice.

U.K. Pension Transfer Service:

We may charge a fee of 1-5% of the total Pension Transfer amount for the initial advice and implementation and an ongoing 1% of funds under management for ongoing advice, financial reporting, and administration of the account. The exact implementation fee will be disclosed to you in advance.

There may also be product provider fees and costs that may also be applicable to you and in certain situations, where reasonably possible we will advise you on these in advance.

CONFLICTS OF INTEREST AND INCENTIVES:

Insurance:

If you take out an insurance contract through me, Jordan Financial Planning is paid for my advice from the provider as commission. The initial upfront payment may be up to 210% of the first year's annual premium and we may also receive ongoing commission each year the policy is in force of up to 0.25% of the annual premium.

Investments and UK Pension Transfers:

Jordan Financial Planning will not receive commissions for my Investment advice.

KiwiSaver:

If you take up KiwiSaver through a provider of our recommendation, Jordan Financial Planning will receive commission from the product provider of up to \$300, and an ongoing commission of up to 0.5% of the total funds under management each year.

Fire and General Insurance:

All Fire and General Insurance is referred to Rothbury Insurance Brokers, Wellington who may pay us a referral fee of 15% of their total commission earned.

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. I complete registers of conflicts of interests, and the gifts and incentives I may receive. Jordan Financial Planning monitors these registers and provides additional training where necessary. Jordan Financial Planning also performs an annual review of our compliance programme.

TERMS OF ENGAGEMENT:

YOUR OBLIGATION:

Any advice provided is as a result of a needs analysis which can only be as good as the information received from you, so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation, I run the risk of giving advice that is not appropriate to your needs.

If you are unsure as to why I need certain information, please ask so that I can explain. .

PROCESS:

At Jordan Financial Planning NZ Limited, we follow the internationally recognised six-step process for providing professional financial advice, this allows us to understand your unique requirements and come up with the best plan in order to achieve your goals.

PARTNERSHIP APPROACH:

Our approach is one of mutual respect. **We are in this together.**

We exist to be your co-pilot (rather than telling you what to do) whilst navigating your financial future. We try to be a 'sounding board' to assist in evaluating the decisions **you** make. This doesn't mean that the skies will always be clear with no turbulence. However, you will not be alone when making a decision.

INDEPENDENT RESEARCH:

We use Independent Research and Analysis to help form our advice to you. By utilising this approach, combined with our knowledge and experience, we feel we can provide the best advice for your financial future and help mitigate any conflicts of interest.

PRIVACY ACT 2020:

It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.

The Privacy Act 2020 gives you the right to request access to and correction of, your personal information. Information provided by you and or any authorised agent, will be used by me and any members of my 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;
- Applicable regulators including the FMA;
- Compliance advisers, assessors or by any claims investigators who may need access to such information; and
- Other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.

The information will be held by me / us at our offices and on our database. To find out more, visit our Privacy Policy at our website: www.jfp.co.nz

SCOPE OF SERVICE:

STRICTLY PRIVATE AND CONFIDENTIAL

NATURE OF ENGAGEMENT:

<input type="checkbox"/>	Insurance Advice (Life, Disability and Health Insurance)
<input type="checkbox"/>	Investment Advice
<input type="checkbox"/>	KiwiSaver Advice
<input type="checkbox"/>	U.K. Pension Transfer Service
<input type="checkbox"/>	Other – Details below

As a result, **the following are the areas of advice that you are requesting from us:** (subject to any specific objectives or limitations of our engagement).

INSURANCE ADVICE:		
<input type="checkbox"/>	A full Personal Insurance Protection Plan (including the main life and disability insurance products)	
<input type="checkbox"/>	A Personal Protection Plan limited to the areas outlined below:	
<input type="checkbox"/>	<input type="checkbox"/>	Life
<input type="checkbox"/>	<input type="checkbox"/>	Total and Permanent Disablement
<input type="checkbox"/>	<input type="checkbox"/>	Trauma
<input type="checkbox"/>	<input type="checkbox"/>	Income and Mortgage Protection
<input type="checkbox"/>	<input type="checkbox"/>	Health/Medical
<input type="checkbox"/>	A business Protection Plan	
<input type="checkbox"/>	Other	

INVESTMENT, KIWISAVER, SUPERANNUATION, UK Pension Transfer Advice:	
<input type="checkbox"/>	KiwiSaver
<input type="checkbox"/>	Managed Investment (Pooled Funds)
<input type="checkbox"/>	Superannuation
<input type="checkbox"/>	UK Pension Transfer Service
<input type="checkbox"/>	Other

NOTES ON SCOPE/LIMITATIONS:

CONFLICTS OF INTEREST:

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.

I undergo annual training about how to manage conflicts of interest. I undertake a compliance audit, and our firms compliance programme is reviewed annually by a reputable compliance adviser.

REMUNERATION:

How do I get paid?

I am the Managing Director of Jordan Financial Planning NZ Limited and my income is in the form of drawings and company profit share.

Jordan Financial Planning is paid for the various products and advice as disclosed in the Adviser Disclosure section under the headings “Conflicts of Interest and Incentives” and “Fees and Expenses”. Any commissions earned by Jordan Financial Planning or fees that will be payable by you as a result of the scope of service agreed are outlined there.

Before any chargeable work is done or any commission is earned by Jordan Financial Planning, I will disclose these to you based on the specifics of the products and providers you select and the advice I give you.

DEALER GROUPS:

Jordan Financial Planning NZ Limited is part of a Plus Four Insurance Solutions, remuneration can flow to the business from product providers via the Dealer Group, this is based on production of the group as a whole and Jordan Financial Planning NZ Limited. The Business can also receive other services or benefits (related to being a FAP) from the dealer group.

NON-FINANCIAL BENEFITS FROM OTHER ORGANISATIONS:

From time to time, product providers may also reward us for the overall business we provide to them. They may give us but not limited to tickets to sports events, hampers, or other incentives.

Once we have finalised our advice, more specific information will be outlined to you.

ACKNOWLEDGEMENTS:

Compliance (*e.g., external consultants*) or regulatory bodies (*e.g., Financial Markets Authority*) may require evidence that I have explained specific requirements or obligations and provided certain information to you. Please show your acknowledgement by signing the below requirements.

STATEMENTS:	CLIENT 1:	CLIENT 2:
I/We acknowledge that my adviser has explained to me the qualifications they have, the areas of advice they give and what companies they give advice on, how they are paid and any conflicts of interest that may exist.	<input type="checkbox"/>	<input type="checkbox"/>
I/We acknowledge that I/We must provide the information requested in order for my/our adviser to give me/our suitable advice that is bespoke for my/our situation. Without doing so I/we are at risk of being mis-advised.	<input type="checkbox"/>	<input type="checkbox"/>
I/We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated previously in this document.	<input type="checkbox"/>	<input type="checkbox"/>
I/We acknowledge I/We have read and understood the information relating to the Privacy Act 2020 and how this information may be used.	<input type="checkbox"/>	<input type="checkbox"/>
I/We acknowledge I/We have had the basis of business and adviser remuneration and commission explained to me/us.	<input type="checkbox"/>	<input type="checkbox"/>

CLIENT 1:Client Name (*full*):

Signature:

Date:

CLIENT 2:Client Name (*full*):

Signature:

Date:

ADVISER:Adviser Name (*full*):

Ian Jordan

Signature:

Date: