DISCLOSURE STATEMENT

NNI Life Limited

Drisk Limited (FSP712271) holds a licence issued by the Financial Markets Authority to provide financial advice.

Glen Marsh (FSP210226) trading as NNI Life is authorised by that licence to provide financial advice.

NNI Life Limited provides advice to our clients about their life insurance, health insurance and business insurances.

Our financial advisers provide financial advice in relation to these financial advice products.

We only provide financial advice about products from certain providers:

For life insurance, we work with AIA, Partners Life, Asteron, Cigna, Fidelity Life and AMP.

For Health insurance, we work with Partners Life, AIA, NIB, Accuro and Southern Cross.

Fees or Expenses:

At times, we may offer clients an option in what they pay in premiums. A one off fee may be payable when the policy is issued.

Drisk Limited may charge a fee for implementing the insurance policy as outlined above. The fee will be agreed upon by the client up front and is based on projected the premium savings when the advisers commission is discounted.

The fee will be payable by the client immediately after the policy is issued.

Conflicts of Interest and incentives:

NNI Life Limited and our advisers receive commissions from the providers on whose products we give financial advice. If you decide to take out insurance, the provider will pay a commission to Drisk limited and to your financial adviser. The amount of commission is based on the amount of the premium you pay.

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

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We maintain registers of conflicts of interests, and the gifts and incentives we receive.   We undertake a compliance audit and review our compliance programme annually by a reputable compliance adviser.

Complaints Handling and Dispute Resolutions:

If you are not satisfied with our financial advice service you can make a complaint by emailing glen@drisk.net.nz, or by calling: 0211 386 914.

You can also write to us at: PO Box 33-616, Takapuna, Auckland.

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 the Insurance and Financial Services Ombudsman Scheme.

This service is free, and is an 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 the Insurance and Financial Services Ombudsman Scheme by emailing info@ifso.nz, or by calling: 0800 888 202. You can also write to them at: PO Box 10845, Wellington.

Contact details:

Drisk Limited (FSP712271) is the Financial Advice Provider.

You can contact us at:

Phone: 0211 386 914 Email: glen@drisk.net.nz

Address: PO Box 33-616, Takapuna, Auckland

Signed:

P **(09)377 3393** PO Box 37-545 Parnell, Auckland 1151

F **(09)377 3360** 2nd Floor, 20 Augustus Terrace, Parnell

Toll Free **0800 921 234**