

## How we work at Momentum

### Overview

There is important Information you need to know if we agree to work together to provide you or your business with financial advice. I am a financial adviser contracted to Maurice Trapp Group Limited and trade as Momentum.

Maurice Trapp Group Limited (FSP107344) holds a licence issued by the Financial Markets Authority to provide financial advice. I am authorised by that licence to provide financial advice

*My contact details*                      Mark Stoneman  
*Email:*                                      [mark@momentumwealth.co.nz](mailto:mark@momentumwealth.co.nz)  
*Address:*                                  31 Taupo Quay, PO Box 554, Whanganui 4501  
*Phone:*                                    06 345 7205  
*Website:*                                 [www.momentumwealth.co.nz/](http://www.momentumwealth.co.nz/)  
*My registration:*                        FSP27043

### Scope of Service

I provide advice to my clients about their life insurance, health insurance and KiwiSaver. I provide financial advice about products from certain providers:

- For life insurance, we work with:
  - AIA
  - Asteron
  - AMP
  - Cigna
  - Fidelity
  - Partners Life
  - DPL
- For health insurance, we work with:
  - AIA
  - Accuro
  - Nib
  - Partners Life
  - Southern Cross
- For KiwiSaver, we work with:
  - Generate
  - NZ Funds
  - Booster

In providing you with financial advice, I will only consider existing term Life, Trauma, Income Protection and Health insurance policies (if any), along with your disposable income and spending behaviour. I will not provide advice on existing whole of life or endowment products; however, we have an Adviser in our Team who can assist in this area who I can refer you to.

### Acting in your interest

To ensure that I prioritise your interests above my own, I follow an advice process that ensures that my recommendations are made on the basis of your personal goals and circumstances. I undergo training on how to avoid conflicts of interest. Momentum Limited maintains and monitors a register of conflicts of interest, and the gifts and incentives I receive including an annual review under our compliance programme.

### How do we get paid?

Momentum Limited does not charge any fees or expenses for any financial advice, claims assistance or policy servicing provided to my clients, unless agreed in writing.

Momentum Limited receives commissions from providers whose products I give financial advice on (insurers and KiwiSaver providers). If you decide to take out insurance or to take my KiwiSaver advice, the provider will pay a commission to Momentum Limited, a percentage of which (64% for insurance) is paid on to me as your financial adviser. The amount of commission received by Momentum Limited is based on the amount of your annual insurance premium or the investment balance for your KiwiSaver.

From time to time, product providers may also reward me in the form of tickets to events, hampers or other incentives.

### What to do if you are unhappy

If for any reason you are dissatisfied with the service or advice you have received from myself or Momentum, we will go to every length to ensure that your complaint is resolved promptly. This provides us with the opportunity to prove to you that we are proactive, fair and genuinely care about your concerns. Complaints are managed through our license holder (Financial Advice Provider), Maurice Trapp Group. See their web site for full information: [www.mauricetrapp.com/legal/risk-insurance/maurice-trapp-group-limited-complaints-policy/](http://www.mauricetrapp.com/legal/risk-insurance/maurice-trapp-group-limited-complaints-policy/)

An initial complaint can be sent through to our Internal Complaints Process personnel on our dedicated email address [feedback@mauricetrapp.com](mailto:feedback@mauricetrapp.com).

**We will respond to you within 24 hours during a regular working week.**

If, ultimately, you are not satisfied with our response, we belong to an independent Disputes Resolution Authority. This service is free of charge. Their details are:

#### *Financial Services Complaints Limited*

- Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)
- Telephone: (Call Free for Consumers) 0800 347257 or 04 4723725
- Address: P O Box 5967, Lambton Quay, Wellington 6145
- Web: [www.fscl.org.nz](http://www.fscl.org.nz)

### Acknowledgement

I have read and understood the information in this Disclosure.

Signed: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_