



DISCLOSURE STATEMENT (3)

Identifying Information

I am a Financial Adviser who provides advice on behalf of Equal3 Limited [EQUAL3], who is a Named Authorised Body that provides a financial advice service under the Transitional Financial Advice Provider Licence Holder PSC Connect NZ Limited [PSCCNZ].

My details are as follows:

Financial Adviser: Tai Nuualiitia
FSP Number: 106465
Phone: +64 27 562 5446
Email: tai@equal3.co.nz
Address: 190 Hutchinson Avenue, New Lynn, Auckland 0600

A full copy of our 'primary' disclosure statement is available [here](#).

Fees and Expenses

As declared in my previous Disclosure information, we will be charging a fee for implementing my financial advice as specified under "Fee" in your Invoice and is to be paid by the due date noted on the invoice or paid via a Premium Funding company's monthly instalments if arranged.

This Fee includes a \$5.00 transaction charge.

There are no other fees at this time, however if you cancel the insurance part way through the insurance period, we may keep some or all of the fee.

We may charge a fee for making adjustments to your insurance during the insurance period.

Conflicts of Interest and Incentives

As declared in previous Disclosure information, when we arrange insurance for you, the provider(s) may pay us a commission.

The commission we will receive from the provider(s) specified in my recommendation for arranging the policy with them on your behalf is declared in my invoice and represents a % of the combined total of the Company Premium and Natural Disaster Premium.

Should changes be made to your insurance during the insurance period, we will also receive or have deducted commissions via the provider(s).

Premium Funding

Should you use this facility, we will receive between 0% - 2% commission from the premium funding company.

Duties Information

EQUAL3, PSCCNZ and anyone who gives financial advice on their 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 as 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 FMA website [here](#).

Availability of Information

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

Complaints Process

Please refer to our Internal Complaints Process and Dispute Resolution Scheme provider [here](#) or ask for a written copy.