



22 November 2021

AGREEMENT TO SUPPLY LEADS

I **Daniel Smithwood** from **Iron Oak Financial Services Limited** agree to buy leads and insurance enquires from Fly Me High Limited (John McCarthy - owner and Iryna Denysova - employee).

I have supplied my document of disclosure/ Scope of Services (enclosed). This gives me the authority to sell and represent insurance products. ~~This is all outlined on page 10.~~ *jk*

My FSP registration number **245265** <https://fsp-register.companiesoffice.govt.nz/>

I confirm I deal with the end user (the Customer) and the insurance companies (as listed in my Scope of Engagement) supplied to you (attached)

I agree to pay Fly me High Limited per lead. I agree to give the advice on all products to the end user (the Customer) and have permission to sell products based on my document of disclosure and/or Scope of services. I also acknowledge the agreement when I signed up to accept leads which is available here <https://riskleads.flymehigh.com/>

I can be contacted to verify this agreement I have with Fly Me High and the insurance companies I represent to market and sell on their behalf - +64 225 305 034 (My personal cell)

FLY ME HIGH LIMITED

24/11/21

DocuSigned by:

13C2ECA4CBA84D4...
Daniel Smithwood
2k Lopdell House,
418 Titirangi Road,
Titirangi, Auckland, 0604
11/23/2021

Fly Me High Limited 4 Whetu Place Rosedale Auckland +6421737715 john@flymehigh.com



FINANCIAL SERVICES FOR NOW. FOR THEN.

IronOak Financial Services Limited
Financial Advisers

daniel@ironoak.co.nz | 09 390 0082

PO Box 60328, Titirangi 0642

IMPORTANT INFORMATION

Version date: 15 March 2021

NAME AND REGISTRATION NUMBER OF FINANCIAL ADVISER	Daniel Smithwood - FSP 245 265
ADDRESS	2K Lopdell House 418 Titirangi Road Titirangi Auckland 0604
TELEPHONE NUMBER	022 530 5034 or 09 390 0082
EMAIL ADDRESS	daniel@ironoak.co.nz

I am a financial adviser and provide advice on behalf of IronOak Financial Services Ltd, FSP704391, who are licensed as a Financial Advice Provider (FAP) by the Financial Markets Authority.

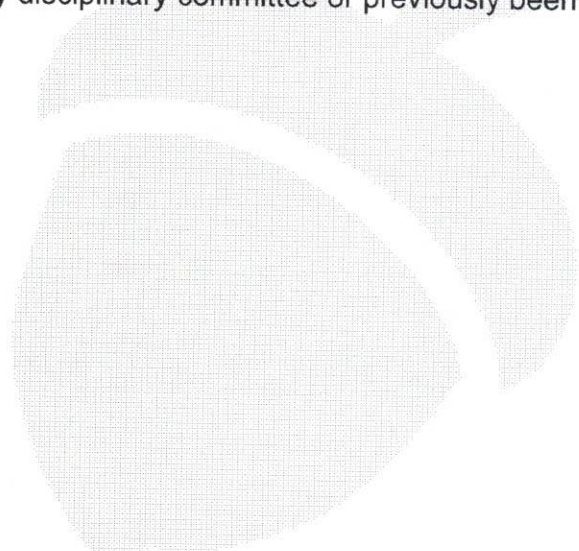
Both IronOak Financial Services Ltd and I are registered on the financial services provider registry which can be viewed at fsp-register.companiesoffice.govt.nz

RELEVANT HISTORY / QUALIFICATIONS

I have been in the financial services industry since 2005. I have a degree in Speech and Language Therapy from Canterbury University and a Diploma in Life Insurance from ANZIIF. I will complete the NZ Certificate in Financial Services Level 5 this year.

EVENTS OF A REGULATORY OR DISCIPLINARY NATURE

I have never been the subject of any court or regulatory action, nor have I been brought before any disciplinary committee or previously been declared bankrupt.





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MY SERVICES

PERSONAL AND BUSINESS RISK (LIFE, INCOME, DISABILITY & HEALTH INSURANCES)

I provide personalised advice that takes into account your individual circumstances to determine the personal and/or business risk products that best meet your personal goals and needs.

My recommendations are limited to the products offered by the following companies:

- | | | |
|-----------|-----------------|------------------|
| - Accuro | - Fidelity Life | - nib |
| - Asteron | - Cigna | - Southern Cross |
| - AIA | - Partners Life | |

To ensure that my advice remains accessible, IronOak Financial Services Ltd does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed.

In place of an upfront fee, IronOak Financial Services Ltd is paid a commission by the recommended insurance provider based on the premium they charge you for your cover. This commission will range from 50% to 220% of the first year's premium, dependent upon which insurance provider your cover is with and how the commission is structured. IronOak Financial Services Ltd will also receive a servicing commission of 10-30% of the annual premium for the life of the policy.

Above commissions may be shared with a referral source (such as a Mortgage Adviser) on a case by case or ongoing agreement basis. I will confirm the amount of commission IronOak Financial Services Ltd will receive (and any referral fees payable) when I provide you with my recommendations. In the event that you cancel a health or life insurance policy within 2 years of inception IronOak Financial Services Ltd may charge a fee. Whether a fee will be charged and the manner in which that happens will be detailed upon provision of advice and recommendations.

GENERAL INSURANCE

IronOak Financial Services Ltd works with Blanket Insurance and Marble Insurance to provide house, car & contents insurance benefits to our clients. In place of an upfront advice fee, IronOak Financial Services Ltd receives a commission that ranges from 7.5% to 12.5% of each premium after taxes and levies, depending on which insurance products you go ahead with. IronOak Financial Services Ltd does not receive any volume or sales targets-based payments from Blanket Insurance or Marble Insurance and to ensure your needs are prioritised, you will receive a written advice document that outlines the cover and why it was implemented.

For any business related general insurances including but not limited to products such as public liability, professional indemnity, plant & machinery, directors & officers, general liability and cyber risk IronOak Financial Services Ltd refers to JB Insure (www.jbinsure.co.nz) and Marble Insurance (www.marbleinsurance.co.nz). Again, in place of an upfront fee, IronOak Financial Services Ltd receives a nominal commission that ranges from 2% - 7.5% of each premium after taxes and levies. There are no volume or sales targets-based payments from JB Insure or Marble Insurance.

ACC ADVICE FOR THE SELF-EMPLOYED

IronOak Financial Services Ltd is able to advise and assist self-employed clients with ACC options such as CoverPlus Extra that may better suit their circumstances and needs. IronOak Financial Services Ltd receives no payment or benefit of any kind from ACC.

KIWISAVER & RELATED MANAGED INVESTMENT PRODUCTS

I am able to provide a generalised advice service for KiwiSaver products. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish proceed with, I will show you the relevant funds available to you through the providers I work with:

- | | | |
|------------|-----------|------------|
| - Generate | - Booster | - NZ Funds |
|------------|-----------|------------|

Depending on which provider you choose to go with, IronOak Financial Services Ltd can be paid either an upfront fee ranging from \$40-\$220 and/or an ongoing annual commission of between 0.1% and 0.2% of funds under management. I will confirm how much IronOak Financial Services Ltd will receive when I provide my recommendation.



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I WORK FOR YOU

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

Although I am paid by the providers for the services I provide, it is you for whom I work. To ensure I put your interests ahead of my own, I follow an accepted 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

All Financial Advisers working under the IronOak FAP are required to participate in a quality assurance audit programme to review and report upon our advice process on a quarterly, half-yearly or annual basis - frequency is dependent upon previous performance. This ensures the integrity of ongoing advice provision in terms of delivering outcomes that are in the best interests of our clients.

If you are unhappy with any aspect of my service, please contact admin@ironoak.co.nz so that your concern can be managed through IronOak's internal complaint process.

If we are unable to resolve your complaint to your satisfaction, you can contact my external disputes resolution scheme (details below), at no cost to you:

NAME OF SCHEME	Insurance & Financial Services Ombudsman Scheme
PARTICIPANT NUMBER	4001722
ADDRESS	Level 2 Solnet House 70 The Terrace Wellington 6143
TELEPHONE NUMBER	0800 888 202
EMAIL ADDRESS	info@ifso.nz