



17 November 2021

AGREEMENT TO SUPPLY LEADS

I **Blake Sutton** from **Mandi Shop** 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 which shows that I'm authorised with the various insurance companies. This gives me the authority to sell and represent their products. My FSP number allows me to deal with the end customer and give advice on the various insurance companies and products they sell.

My FSP registration number 743971

VIEW GOVERNMENT FSP

https://fsp-app.companiesoffice.govt.nz/orp-fsp-register/viewInstance/view.html?id=757b371f1b6eec44bad4008937136b8f387a2d7f3962620d&_time stamp=12668082163038434

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

I also give you permission to charge me and my company \$59 plus GST to qualified enquires from your company.

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 22 024 2144

FLY ME HIGH LIMITED

DocuSigned by:

Blake Sutton

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The Mortgage & Insurance Shop

Blake Sutton
19 Cornwell St
Lower Hutt
WELLINGTON
New Zealand
11/16/2021

Talking to someone who gets it really makes a difference.

A huge passion of mine is meeting people whether it be on a personal level or within business, being in the Insurance industry helping people to protect what matters most to them, has allowed me help people protect their biggest asset, 'your ability to earn an income' and the people they love and care about financially from disability is what really motivates me. Having my own mortgage and more recently a little girl, drills home even more so, that what I do is so important. Making sure people are educated about how imperative being financially protected is, while providing excellent advice, is instrumental in my day to day dealings with people and of course my own clients.

Blake Sutton, Blake Sutton

022 024 2144 | blake@mandishop.co.nz

7A Titiro Moana Road, Korokoro, Lower Hutt, 5012, New Zealand

FSPR Number: 418006

Protecting whats important to you.



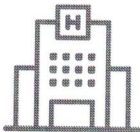
HEALTH INSURANCE

In case you need hospital treatment



INCOME PROTECTION/MORTGAGE REPAYMENT INSURANCE

In case you are too sick to work



TRAUMA INSURANCE

In case you suffer a major health condition



TOTAL AND PERMANENT DISABILITY INSURANCE

In case you are unable to ever work again



LIFE INSURANCE

In case you die (or are terminally ill)

Our promise.

Five things you can expect from us.



FIND THE RIGHT DEAL FOR YOU

- We'll compare New Zealand's leading insurers
- Look at your overall situation to recommend what's right



SAVE YOU TIME

- We'll compare the market for you
- Expert research to find the right cover for you
- Do all the legwork for you



NO COST TO YOU

- You won't be out of pocket.
- Zero obligation to take out the suggested cover



KEEP IT SIMPLE

- No jargon! Everything explained simply
- We work for you, not the insurers



HELP YOU GET COVERED

- Connect you with the right insurer for unexpected situations

You're in good hands.

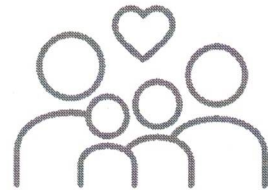
More and More New Zealanders are recognising the benefit of using an insurance adviser.

WE WORK IN YOUR BEST INTERESTS



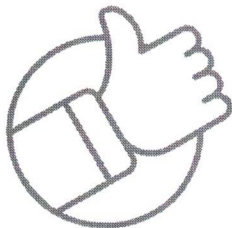
We work in partnership with insurers

WE'RE NOT AN INSURANCE COMPANY, NOR ARE WE OWNED BY ONE



Proudly owner operated

WE ARE A MEMBER OF THE LARGEST FINANCIAL GROUP IN NEW ZEALAND



Thousands of happy customers

#ADVISERSWORKFORYOU

Access to New Zealand's leading insurers, all in one place.



6 steps to a stress free insurance plan.

1

FIRST CHAT

We get to know you, and ensure you know what we do and how we do it. We'll talk about what you are trying to do and whether we can help you.

2

UNDERSTAND YOUR SITUATION

We'll gather information from you about your situation so that we can recommend the best possible cover.

3

YOUR PROFILE

When you're ready, we create a detailed profile to help you decide what type of protection you need.

4

YOUR INSURER

Once we have worked out what cover you need based on your needs and budget, we'll research the market and decide on the best insurer for you.

5

LET'S GET ORGANISED

We help you with your insurance application and work with you on any insurer requirements.

6

KEEP YOU ON TRACK AND PLAN FOR THE FUTURE

We'll be in touch every year to make sure your cover is still relevant through any life changes. We will also help you through any claims you may have.

More than insurance.

MAKE SURE YOUR LOVED ONES AND LIFESTYLE ARE PROTECTED



Insurance for your lifestyle:

- Health
- Mortgage protection
- Income protection
- Trauma cover
- Total and permanent disability
- Life

Insurance for your stuff:

- Car + asset
- Home and contents
- Investment properties

GET THE RIGHT LOAN TO GIVE YOU THE MONEY YOU NEED



- Home loans
- Investment loans
- Refinance
- Commercial loans
- Car loans

- Personal loans
- Business loans
- Equipment loans
- Construction loans

PLAN FOR THE FUTURE YOU WANT

What else can we help you with?



- KiwiSaver
- Currency exchange

- UK pension transfers



Disclosure guide.

Here is some key information you need to know to help you understand what type of advice I am able to give you, so that you can make an informed and confident choice when engaging me.

Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

Full Name: Blake Sutton

Address: 7A Titiro Moana Road, Korokoro, Lower Hutt, 5012, New Zealand

Phone: 022 024 2144

Email: blake@mandishop.co.nz

FSPR Number: 418006

Name of Financial Advice Provider: Ridgeline Financial Services Limited

Trading as: The Mortgage and Insurance Shop

FSPR Number: 769795

Address: 19 Cornwall Street, Hutt Central, Lower Hutt, 5010, New Zealand

Phone: 220242144

Email: blake@mandishop.co.nz

Website: <http://www.mortgageandinsuranceshop.co.nz/>

My Financial Advice Provider is a member of NZ Financial Services Group Limited

Licensing Information

My Financial Advice Provider is authorised to provide a financial advice service under a current financial advice provider licence issued by the Financial Markets Authority in the name of: NZ Financial Services Group Limited

FSPR Number: 286965



Nature and scope of advice

The information below will help you understand what type of advice I can provide to you.

Services I provide

I will analyse your insurance needs and help you apply for and choose cover that is suitable for your purpose. I have access to a range of insurers [set out below]. Once we have chosen an insurer, and types and amounts of cover that are suitable to you, I will help you to obtain acceptance.

Insurers I use

I source insurance from a panel of insurers. The current insurers I can use are:

- Accuro
- Fidelity Life
- Partners Life
- AIA
- NIB
- Asteron Life
- Cigna

Products I can help you with

The types of financial advice products I can give advice on are:

- Life
- Trauma
- Income Protection
- Permanent Disablement
- Health

What else I can offer

I can help you with other services through my referral partners set out below:

- Tower - F&G
- XE Money
- Asset Finance
- UK Pension Transfers

Fees and expenses

Generally I won't charge you any fee for the financial advice I provide to you. This is possible because, on issuance of an insurance policy, I usually receive commission from the insurer [which is explained in the Commissions section of this Disclosure Guide]. Any exceptions to this general position are explained below. If these exceptions will apply to you, I will let you know.

One-off fees



I may charge you a one-off fee if the following occurs:

[a] When I don't receive commission from the insurer: If you request that I provide financial advice and I do not receive a commission from the insurer, I may charge you a one-off fee. Any such fee would be agreed and authorised by you in writing before I complete the services, and would be based on an estimate of the time spent providing the advice.

This may arise in the rare event that you request that I provide financial advice in relation to either a product that is offered by an insurer that is not on our panel of approved insurers, or an insurance that is outside my usual arrangements with my approved insurers.

[b] When I have to repay commission to the insurer: In the event that, in the 24 month period following the issuance of your insurance policy, your insurance policy is cancelled or the terms materially changed, and the insurer requires that I repay the applicable commission to them, I may charge you a one-off fee. Any such fee would be no more than \$2,500 (plus GST, if any) and would be calculated based on a rate of \$250 (plus GST, if any) per hour of my time spent providing financial advice to you in connection with the applicable insurance. The fee I charge you will not exceed the amount of commission I have to repay to the insurer.

You will be invoiced for any one-off fee and will be given 30 days to make payment.

Commissions & Incentives

On acceptance of an insurance application by the insurer, I usually receive a commission payment from the applicable insurer.

The commission is generally an upfront commission payment, but I may also receive a renewal commission payment. The upfront commission is calculated as a percentage of the first year's premium that you will pay. A renewal commission is calculated as a percentage of the premium that you pay for each year the policy is in force.

The maximum percentage that each insurer uses to calculate upfront and renewal commissions is set out below. If there are any variations to these percentages or other commission payments that may apply, specific to your insurance application, I will disclose this to you as part of my advice process.

I may also receive a referral fee or commission payment if I refer you to our referral partners listed above. I will give you more information about how that referral fee or commission is calculated, before proceeding.

From time to time, I may receive incentives or rewards from insurers. For example, they may provide me with gifts, tickets to events or other incentives.

I manage the conflicts of interest arising from these commission payments by:



- Following an advice process that ensures I understand your needs and goals so that I always recommend the best product for you regardless of the type and amount of commission I will receive.
- Ensuring the amount of any insurance cover is in accordance with your identified needs.
- Providing you with the table below showing commission rates and types by insurer.
- Undertaking regular training on how to manage conflicts of interest.

Insurer	Upfront%	Renewal%
Accuro	30%	15.00%
AIA	200%	7.50%
Asteron Life	200%	5.00%
Fidelity Life	240%	17.00%
NIB	140%	5.00%
Cigna	230%	15.00%
Partners Life	200%	10.00%

If your insurance application is accepted, NZ Financial Services Group Limited may receive their own commission payment from the applicable insurer. Terms of this payment are between NZ Financial Services Group Limited and the applicable insurer. This payment does not influence the advice I give to you as NZ Financial Services Group Limited do not direct me or influence me to recommend products from a particular insurer. I recommend products by following the advice process referred to above.

Privacy policy & security

I will collect personal information about you in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The electronic platform I use to store your personal information is secure and run on Amazon Web Services.

Complaints Process

If you have a complaint about my financial advice or the service I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me using the heading Complaint - [Your Name]. Please set out the nature of your complaint, and the resolution you are seeking. I aim to acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I aim to provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

Financial Dispute Resolution Service

Version 2



My duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code).
- Give priority to my client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code.

Availability of Information

This information can be provided in hardcopy upon your request.

DocuSigned by:

Blake Sutton

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