
Important Information Statement

The information provided below is intended to help you as you make important financial decisions. Please read this carefully and ask questions if you would like to know more. Further information is available on our website at www.sharenz.com and in writing, upon request, free of charge.

Identifying Information

I am a Financial Adviser engaged by TBA Insurance Limited t/a SHARE.

TBA Insurance Limited t/a SHARE is authorised to provide financial advice under a licence issued by the Financial Markets Authority to SHARE NZ Services Limited trading as SHARE.

My Financial Service Providers number is FSP1002519, TBA Insurance Limited t/a SHARE's is FSP1002558.

SHARE NZ Services Limited's Financial Service Providers number is FSP683711.

My contact details are:

Name: Todd Allan

Phone: 021 592 685

Email: todd.allan@sharenz.com

Address: Unit H – 100 Bush Road, Rosedale, Auckland 0632

My duties and obligations

Under the Financial Markets Conduct Act 2013 I have duties and obligations relating to how I give advice. I am required to:

- Ensure you understand the nature and scope of service you ask me to provide.
- Provide an advice service that is relevant to this scope of service and suitable to your individual circumstances and needs.
- Listen to your needs, concerns and preferences and treat you fairly and with respect.
- Act with integrity, giving priority to your interests, and give advice that is not influenced by my own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet the necessary standards of competence, knowledge, and skill to provide you with the advice you requested.
- Ensure you understand my advice and recommendations and any associated risks.
- Keep you informed throughout the process, communicating in a timely, clear and effective manner.

Nature and Scope of the Advice

I will provide you with financial advice in relation to your Personal Insurances/ Business Insurances.

I can give financial advice about Personal and Business Insurance products provided by AIA, Asteron, Chubb, Fidelity, and Partners Life.

I can give financial advice about Health Insurance products provided by AIA, Nib, Partners Life, Southern Cross and Unimed.

I will provide you with financial advice in relation to Investments / KiwiSaver.

I can give financial advice about Investment / KiwiSaver products provided by ANZ, Booster, Generate, Milford and NZ Funds.

Reliability History

A reliability event is something that might materially influence you in deciding whether to seek advice from me or SHARE. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

There have been no reliability events for SHARE NZ Services Ltd, TBA Insurance Limited t/a SHARE or me.

How we are paid

Fees and Expenses: I do not usually charge a fee for the financial advice I provide.

Remuneration: I am remunerated as shareholder and director of TBA Insurance Limited t/a SHARE primarily by drawings and shareholder salary. SHARE and my company receive all commissions and client fees that are generated by me. Depending on the Company/ies and product/s you choose, SHARE and TBA Insurance Limited t/a SHARE will be paid a commission.

From time-to-time product providers may also reward me for the overall business I provide to them. They may give me tickets to sports events, hampers or other incentives.

Most of SHARE's advisers have a financial interest in the business of SHARE as a shareholder of SHARE NZ Services Limited. Any issue of shares, payments of dividends or other distributions to shareholders by SHARE NZ Services Limited has no effect on the service provided.

Insurance remuneration: Insurance commission may be between 150% and 230% of the first year's premium of your policy. SHARE and TBA Insurance Limited t/a SHARE also receive a commission of between 5% and 25% of the premium for each year the policy remains in place. In addition, SHARE and TBA Insurance Limited t/a SHARE receive commission of between 15% and 30% of the first year's premium of your policy, depending on which Insurance company and which policy you choose.

Fire and General remuneration: Referral commission may be paid by Seneca Insurance Brokers Limited t/a SHARE to TBA Insurance Limited t/as SHARE of up to 30% of new and renewal brokerage they receive.

KiwiSaver remuneration: KiwiSaver remuneration can result in an On Boarding fee of up to \$300, plus a further \$200 fee in 12 months' time depending on the provider and any amount transferred.

In addition, SHARE and TBA Insurance Limited t/a SHARE (FSP1002558) receive commission of between 0.2% and 0.5% of the fund value paid annually depending on which KiwiSaver provider you choose.

Conflicts of Interest and Incentives

To ensure that I prioritise your interests above my own, SHARE operates a comprehensive and robust framework of policies and procedures, and I follow an advice process that ensures my recommendations are made on the basis of your goals and circumstances.

SHARE's financial advisers undergo an annual compliance review and receive training about SHARE's policies and procedures including managing conflicts of interest. SHARE maintains and monitors registers of conflicts of interests, and the gifts and incentives I receive.

Availability of Information

If you would like a copy of this Important Information Statement, version 1.3, dated 25th February 2025 please let us know.