

DISCLOSURE STATEMENT



Financial Adviser Ben Rickard
FSP Number 200925
Mobile 0275 212 014
Email ben@builtin.co.nz

I am a financial adviser giving advice on behalf of Builtin New Zealand Limited and Builtin Insurance Brokers Limited ("Builtin"). I provide financial advice on the following types of insurance and financial products:

- Business assets, including buildings under construction, tools & equipment and commercial vehicles
- Business liability and professional indemnity
- Business financial risk
- Bonds & guarantees
- Group health insurance
- Domestic insurance

I do not provide advice on wealth management, investing or domestic or personal risk insurances but can refer you to others who do.

Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.



Financial Adviser Clayton Marsh
FSP Number 697931
Phone 07 579 6259
Email clayton@builtin.co.nz

I am a financial adviser giving advice on behalf of Builtin New Zealand Limited and Builtin Insurance Brokers Limited ("Builtin"). I provide financial advice on the following types of insurance and financial products:

- All general commercial areas of insurance
- Domestic insurance
- Business liability and professional indemnity

I do not provide advice on wealth management, investing or domestic or personal risk insurances but can refer you to others who do.

Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.



Financial Adviser Rachael Taylor
FSP Number 145724
Phone 07 579 6259
Email rachael@bultin.co.nz

I am a financial adviser giving advice on behalf of Bultin New Zealand Limited and Bultin Insurance Brokers Limited ("Bultin"). I provide financial advice on the following types of insurance and financial products:

- All general commercial areas of insurance
- Domestic

I do not provide advice on wealth management, investing or life or personal risk insurances but can refer you to others who do.

Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.



Financial Adviser Jim Rickard
FSP Number 115024
Phone 07 579 6259
Email jim@bultin.co.nz

I am a financial adviser giving advice on behalf of Bultin New Zealand Limited and Bultin Insurance Brokers Limited ("Bultin"). I provide financial advice on the following types of insurance and financial products:

- All general commercial areas of insurance
- Domestic insurance
- Guarantees

I do not provide advice on wealth management, investing or life or personal risk insurances but can refer you to others who do.

Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.



Financial Adviser Keryl Rickard
FSP Number 115027
Phone 07 579 6259
Email keryl@bultin.co.nz

I am a financial adviser giving advice on behalf of Bultin New Zealand Limited and Bultin Insurance Brokers Limited ("Bultin"). I provide financial advice on the following types of insurance and financial products:

- All general commercial areas of insurance
- Domestic
- Guarantees

I do not provide advice on wealth management, investing or personal risk insurances but can refer you to others who do.

Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.

Duties

We are bound by the following duties under the Financial Markets Conduct Act 2013 to:

- meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure I have the expertise necessary to provide you with advice; and
- give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice; and
- exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as we should and to provide you with suitable advice.

Fees, expenses, or other amounts payable

Builtin will not charge a fee for the advice given to you. On contract works insurance that is placed through our scheme we charge a service margin of 27%. We may also charge an administration fee if you instruct us to place insurances as recommended. This fee is based in the amount of work and time required and is typically between \$25 to \$50. The amount of this fee will be shown on our quote.

If you enter into a premium funding arrangement Builtin will receive a commission of 2% of the amount funded.

Conflicts of interest and commissions or other incentives

We receive commission from the insurance providers of the policies that we place with them, on your behalf. The commission will range from 7% to 25% of the premium payable by you, depending on the insurance company and policy you choose. The amount of this commission will be shown on our quote.

There are no other conflicts of interest that we are aware of that we need to disclose.

We prioritise your interests above our own, by following an advice process that ensures our recommendations are made on the basis of your needs and circumstances. We complete training to understand and manage conflicts of interest. We maintain a register of conflicts of interests and any gifts and other incentives that we may receive. We review our compliance programme annually.

Complaints and dispute resolution

Please refer to our website at www.builtin.co.nz/complaints-dispute-resolution for information about making a complaint and our internal complaints process. This includes the contact details of our external dispute resolution scheme, that offers a free service to help investigate and resolve any complaint if we haven't been able to resolve this to your satisfaction.