

NATURE AND PURPOSE OF SCOPE OF SERVICE

Thin Ice Risk Management Ltd (FSP69451) trading as Rainbow Life provides advice to our clients about their life insurance and health insurance. Our financial advisers provide financial advice in relation to these financial advice products. We only provide financial advice about products from certain providers:

- For life insurance, we work with five companies – Partners Life, Fidelity Life, AIA, Asteron, Cigna.
- For health insurance, we work with four providers – Partners Life, AIA, nib

In providing you with financial advice, we will only consider existing term life, trauma, income protection, health insurance policies and whole of life and endowment products (if any).

FEES, EXPENSES AND/OR OTHER AMOUNTS PAYABLE

In making this application for Insurance:

Rainbow Life does not charge fees, expenses or any other amount for the financial advice provided to its clients

CONFLICT OF INTEREST AND INCENTIVES

I receive commissions from the relevant insurance company if you take out insurance following my advice. The commissions are between 180% and 200% of the first year's premiums of your policy — the amount depends on which insurance company and which insurance policy you choose. I also receive a commission of between 5% and 25% of the premium for each year the policy remains in force. In addition, Thin Ice Risk Management receives commission of between 15% and 30% of the first year's premiums of your policy, depending upon which insurance company and which policy you choose.

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made based on your individual goals and circumstances. I complete annual training about how to manage conflicts of interest. I complete registers of conflicts of interests, and the gifts and incentives I receive. Thin Ice Risk Management monitors these registers and provides additional training where necessary. Thin Ice Risk Management performs an annual review of our compliance programme.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our financial advice service you can make a complaint by emailing info@rainbowlife.co.nz, or by calling: 0800-961-377. You can also write to us at: 213 Lichfield Street, Christchurch 8011.

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.
- If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Services Complaints Ltd.
- Financial Services Complaints Ltd provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction.
- You can contact Financial Services Complaints Ltd Address: 13th Floor, 45 Johnston Street, Wellington / PO Box 5967, Lambton Key, Wellington 6145, Telephone number: 0800-347-257 Email address: info@fscf.org.nz

DUTIES INFORMATION

Thin Ice Risk Management Ltd (FSP69451) trading as Rainbow Life, and anyone who gives financial advice on our 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 is not materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill 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 Financial Markets Authority website at <https://www.fma.govt.nz>.

CONTACT DETAILS

Thin Ice Risk Management Ltd (FSP69451) trading as Rainbow Life is the Financial Advice Provider.

You can contact us at:

Phone 0800-961-377 Or 0274-775-667

Email: info@rainbowlife.co.nz

Address: 213 Lichfield Street, Christchurch 8011