



## Important Information about Nautilus Advisers Ltd.

This information is provided to help you decide if Nautilus Advisers Ltd. (Nautilus) is the right Financial Advice Provider for your financial needs.

### Financial Advice Licence

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Nautilus holds a Financial Advice Provider licence (FSP 716152) issued by the Financial Markets Authority. You can view our licence status here: <https://fsp-register.companiesoffice.govt.nz/>

### Areas of Financial Advice

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Nautilus provides financial advice on Life and Health Insurance and information on KiwiSaver. We provide Insurance advice and KiwiSaver information on financial products from selected providers:

- For **KiwiSaver**, we work with Booster Investments, Generate Wealth and Milford Asset.
- For **Life Insurance**, we work with Asteron Life, Fidelity Life, Partners Life, and AIA.
- For **Health Insurance**, we work with NIB, Accuro, Southern Cross, Partners Life and AIA.

We do not provide financial advice in the following areas but may be able to assist with referrals:

- Existing 'whole of life' or endowment personal insurance products.
- General insurances (e.g. home, contents, pets, travel, professional indemnity, public liability).
- Mortgages or other loan types.
- Legal, accounting or tax advice.

### Our Duties to You

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Nautilus, 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 isn't 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.
- Meet standards of **ethical behaviour, conduct and client care** set by the Code of Professional Conduct for Financial Advice Services.

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>.



## Fees & Expenses

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Nautilus **may** charge a fee for the financial advice and assistance provided to a client where we are unlikely to receive a commission payment for our work. If an advice fee is to be charged, this will be advised before our work is performed, and the fee is normally \$150 per hour plus GST.

Nautilus may also charge an **early cancellation fee** of \$500 plus GST where a client cancels a life or health insurance policy within two years of inception. Details of our early cancellation fee and why this is charged are set out in a Scope of Service with the client before our work is performed.

## Conflicts of Interest

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To ensure that our financial advisers **prioritise our clients' interests** above their own, we follow a structured advice process that ensures our recommendations fit each client's goals and circumstances.

If you choose to take out Insurance or switch to a KiwiSaver provider that we recommend, Nautilus receives **commission** from the provider. This is used to pay our Financial Advisers, administrators, support staff, compliance costs and overhead costs. The amount of commission is based on your KiwiSaver balance or your insurance premium, and details are provided to the client with our advice.

For any **gifts** over \$200 in value that Nautilus may receive from a product provider, our policy is to 'on-gift' these to our clients (e.g. via a client prize draw).

Nautilus belongs to the **MySolutions** adviser group who provide professional development and other support services to Nautilus. MySolutions may also receive some of the commission paid.

For **referrals** made to a mortgage provider, financial planner or general insurance broker, Nautilus can receive a 'referral fee' upfront and/or ongoing payment.

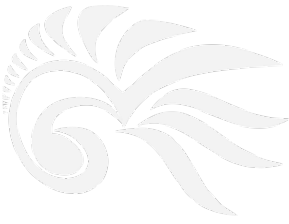
## Complaints & Dispute Resolution

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If you are not satisfied with our service you can email [admin@nautilus.net.nz](mailto:admin@nautilus.net.nz), call (09) 394 2011, or write to us at: PO Box 65381, Mairangi Bay, Auckland.

If we receive a complaint, we will try to resolve this together via 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 can't, 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.



# Financial Advice Provider

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact **Financial Disputes Resolution Service (FDRS)**. FDRS is an independent dispute resolution service available at no cost to clients that can help investigate or resolve your complaint.

You can contact FDRS at [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz) or by calling: 0508 337 337.

You can also write to them at: Freepost 231075, PO Box 2272, Wellington 6140.