



# HERE TO HELP.

## DISCLOSURE GUIDE.

Here is some key information you need to know to help you understand more about the advice Lance is about to present to you.

# IMPORTANT DISCLOSURE INFORMATION

DISCLOSURE STATEMENT for Gertruida (Trudie) Rutherford LL.B (Law Degree)  
FSP649269



## Details about Gertruida and her Financial Advice Provider

Gertruida (Trudie) has been working in the NZ Financial Services Industry since 2019. Prior to that she has been a Financial Adviser in South Africa for 11 years for large Corporate organisations. She holds a bachelor's degree in Law as well as a Level 5 Financial Services Qualification.

Having a young family Trudie values the importance of insurance, for when illness or accident strikes. As Parka's Review Specialist, she keeps in touch with clients to ensure their policy is kept up to date – changes made to match their life changes.

Trudie has a genuine love for working with clients and building a long-term partnership.

Trudie is a Financial Adviser. She gives advice on behalf of a Financial Advice Provider (FAP). Her Financial Advice Provider is authorised to operate under a current license issued by the Financial Markets Authority.

Here are her details:

<b>Financial Adviser</b>	Gertruida Rutherford	<b>Financial Advice Provider</b>	Parka Insurances Limited
<b>Address:</b>	69b Discovery Drive Whitby Porirua 5024	<b>Address:</b>	69b Discovery Drive Whitby Porirua 5024
<b>Phone:</b>	027 472 7521	<b>Phone:</b>	04 974 5657
<b>Email:</b>	<a href="mailto:trudie@parka.co.nz">trudie@parka.co.nz</a>	<b>Email:</b>	<a href="mailto:admin@parka.co.nz">admin@parka.co.nz</a>
<b>FSP#</b>	FSP649269	<b>FSP#</b>	FSP601909

## Nature and Scope of the Advice

Trudie will provide you with advice in relation to your personal insurances (Health and Life Insurance etc.) and/or support for your business risk protection and business insurance needs (Ownership buyout, Key Person, Loss of Revenue etc.).

Providing you with financial advice means she will analyse your risk exposure and help you to build or alter a protection plan that is best suited for your purpose and circumstance. This can involve recommending an appropriate insurer and product(s). Upon agreement, Trudie will help you to obtain acceptance for the recommended and agreed solutions.

## Personal Insurance Products

Health and Life Insurance consists of the following insurance products:

- Business Protection
- Life Insurance
- Income Protection
- Health Insurance
- Key Person Cover
- Permanent Disability
- Mortgage Protection
- Accidental Injury
- Shareholder Buyout
- Trauma Insurance
- Disability Insurance
- Accidental Death

## Insurers Trudie uses

Trudie can source insurance solutions from a panel of insurers. The current insurers I have access to are:

- Accuro\*
- Cigna\*\*
- Partners Life
- AIA
- Fidelity Life\*\*
- Southern Cross\*
- NIB\*

NOTE:

\* Health Insurance only provider

\*\* Life Insurance only provider

## Reliability History

Neither Trudie nor Parka Insurances Limited have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from Trudie or from Parka Insurances Limited. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

## Conflicts of Interest and Incentives (Commissions)

Trudie works for Parka Insurances Limited as a salaried employee – this mitigates a number of the conflicts of interest that can be faced through an advice process. However, should you decide to take out any personal insurance she recommends through the advice process, the insurer may pay an upfront commission to her Financial Advice Provider. The amount of the upfront commission is based on the amount of the premium being introduced and varies depending on the insurer you have chosen to proceed with. More specific information about the expected commission will be provided to you at the time advice is given.

Renewal commission may also be received from the insurer if the insurance you take up extends beyond the responsibility period of two years. This is paid to Trudie's Financial Advice Provider.

NOTE: Variances of these commission rates can vary based on policy restrictions or discounting options.

\*Partners Life can provide up to a further 30% based on the quality of the customer outcomes by the Financial Advice Provider Trudie works for.

If I were to identify new clients for my Financial Advice Provider, I may receive a bonus that equates to 20% of the first years premium a new client spends.

From time-to-time, insurance providers may also reward me for business I provide to them i.e. they may provide tickets to events, gift hampers or offer minor incentives.

These conflicts of interest are further managed by:

- Always recommending the best products for your purpose and circumstance regardless of the type or amount of commission the Financial Advice Provider will receive
- Ensuring that the amount of any insurance cover is in accordance with your identified needs
- Being transparent concerning the rates of commission he might receive
- Avoiding any production requirements set by any one provider
- Ensuring access to a range of insurance providers
- Using third party product research tools as a part of our analysis
- Having our processes audited annually by an external compliance adviser

#### **Contact Details**

Parka Insurances Limited (FSP601909 - trading as Parka Insurances) is the Financial Advice Provider.

You can contact us at:

Phone: 04 974 5657

Email: [admin@parka.co.nz](mailto:admin@parka.co.nz)

Address: 69B Discovery Drive, Whitby, Porirua 5024

This document is prepared in line with the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020. The new regulations come into effect from 15 March 2021.