

Like all professional service providers, we have terms of engagement that outline our respective commitments and obligations for both you and Taylor Made Advice Limited.

Lynda Taylor's Background

Director, Graduate, Wife, Mother, Daughter, Sister, Friend, Authorised Financial Adviser (FSP9762), BBS (Massey University) Diploma in Financial Planning (Massey University).

Lynda is the owner and director of Taylor Made Advice Limited

Lynda's expertise in financial services began in 2006 when she realised that she enjoyed the challenge of self-employment and had a head for figures. She had always enjoyed meeting new people and giving them positive experiences; entry into this field gave her the perfect opportunity to combine these skills and interests. Equipped with a Diploma in Financial Planning from Massey University, Lynda gained experience working for Sentinel and UDC before starting her own insurance brokerage in 2009.



*"My business philosophy is simple – **have a protection plan that is robust and will deliver the right amount of money to the right people at the right time.** Ensuring we set the policy up correctly at the outset ensures we deliver the results at claim time."*

Remaining up to date is critical and Lynda regularly attends industry conferences and attends professional developments days. *"As a member of the NZFAA – a professional association, I ensure that I am aware of industry trends, regulatory requirements and up to date on options for my clients."*

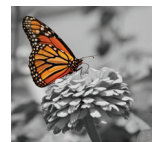
Taylor Made Advice Limited trades as **Taylor Made Insurance Solutions.**

Products and Services we can advise you on.

Taylor Made Insurance Solutions offers advice in the following areas.

- Personal Protection Plans
- Business Protection Plans
- KiwiSaver
- Cash Management

Specific products and services are outlined in Lynda's Secondary Disclosure Statement.



Advice

Your Personal Protection Plan is created based on your personal objectives. At Taylor Made Insurance Solutions I am completely happy for it to be “*all about you*”!...

My aim is to build solutions around you, your unique circumstances and individual requirements.

Insurance is about giving you options when life is not black and white. I will ask questions about you and discuss your insurance needs to ensure that you have the right amount of money paid to you at the right time.

Unless you specifically restrict the type of financial product you want, Taylor Made Advice Limited may recommend a product which in our reasonable opinion falls within your stated objectives.

In the unlikely event you decline to provide information regarding your objectives, financial situation or particular needs to Taylor Made Advice Limited; or you provide incorrect or false information, I will only be able to provide you with class advice or execution-only services.

If you request both a specific amount and type of insurance, this is referred to as “*Execution-Only Advice*”. In this instance I am providing a transaction service and will not be providing financial advice to you. What this means is that you are instructing me not to consider your relevant personal circumstances such as your current situation, needs, objectives or the appropriateness of your requests, nor provide advice relating to the merits or subject matter of these transactions.

Your instructions may mean that your protection plan is not totally suitable for your personal circumstances.

How do I get remunerated for the services I provide?

Fees

I passionately believe that New Zealanders need to have the right protection plan in place. As such my service is provided at no cost to you. I do not charge a fee for my time. My remuneration is derived entirely from commissions received from the insurance company providing the policies that you choose, as detailed in my Secondary Disclosure Statement.

Commissions

As stated above, I happily provide a service at my cost. In the event that we were to place cover with an insurance provider and you choose to discontinue with your insurance within the first 2 years of policy issue, that commission or a percentage of it will have to be paid back to the insurance company by Taylor Made Advice Limited.

For those of you who do choose to put insurances in place and then cancel within a 24 month period, I ask in fairness that I can reserve the right to charge for the time that I put into ensuring your insurances are appropriate for you. The fee for service is \$1667.50

How is this figure arrived at?

My hourly rate is \$200. A typical protection plan will take 4 hours to prepare in terms of research and analysis of your needs.

Travel costs and time are typically 2 hours.

A one-off administration fee of \$250

Total	6 hours @ \$200	\$1200.00
Administration		\$250.00
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GST		\$217.50
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Total		\$1667.50
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Procedures for dealing with client investment money and securities

I only work with KiwiSaver – any money invested into these plans will be paid via your place of work or via direct debit to the provider.

General Information

On occasion, additional terms and conditions not mentioned here may apply to specific products or services that we provide. I will provide you with any such additional terms and conditions if applicable (for example but not limited to; loadings or exclusions may be applied to an insurance policy by an insurance provider)

Email Communications

Taylor Made Insurance Solutions may email you about these agreed services, and from time to time email you about other services, offers, newsletters or information.

Your Obligations

Any advice provided as a result of my analysis can only be as good as the information received from you so I kindly ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation I run the risk of giving advice that is not appropriate to your needs. If you are unsure as to why I need certain information please ask as I will be happy to explain.

Ending Our Engagement

Either party may terminate these Terms and Conditions by giving not less than seven (7) Business days' notice, in writing.

After termination, Taylor Made Advice Limited will not action any advice or product orders. Termination does not affect any rights or obligations that arose prior to termination.

Changes

I reserve the right to amend these terms and conditions and will advise you accordingly.

Confirmation of your acceptance of these terms will be recorded in our Scope of Engagement.

Privacy Act

I collect personal information about you to:

1. Open, administer and operate financial products and services;
2. Provide you with quality advice on products or services;
3. Consider applications and approaches you make to us;
4. Maintain your contact details; and
5. Fulfil our obligations under the applicable laws and rules.

The information will be collected by Taylor Made Advice Limited at my offices and on my system.

It is understood that any information gathered for your Plan is personal, and I undertake to keep this information confidential and secure.

1. The Privacy Act 1993 gives you the right to request access to, and correction of, your personal information.
2. Information provided by you and or any authorised agent, will be used by Taylor Made Advice Limited and any members of my team for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my recommendations or variations thereof;
 - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - c) other professionals including but not limited to solicitors and accountants when such services are required to complement this advice and as requested by you.

Communication

I am a firm believer that an open and honest communication is the foundation of a successful professional relationship. I commit to playing my part in maintaining an open style of communication and I am confident that your interactions with me will encourage you to do likewise.