

Insurance to protect what matters most.



TruBlue
Financial Adviser

Disclosure Statement

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I am a financial adviser and provide advice on behalf of Trublue Limited FSP1007385 who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Trublue Limited and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

Relevant History / Qualifications

I have been in the industry for 16 years. I have a law degree and completed the required NZ Certificate in Financial Services Level 5.

I Work For You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

Although I am paid by the providers for the services I provide, it is you that I work for. To ensure I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

Trublue Limited, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

My Services

Personal Risk: (Life, Income, Disability & Health Insurances):

I provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

My recommendation is limited to the products offered by the following companies:

AIA, Chubb Life, Fidelity Life, Partners Life, NIB, Southern Cross

To ensure that advice remains accessible, Trublue Limited does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed. In place of an upfront fee, Trublue Limited is paid a commission by the recommended insurance provider from the premium they charge you for your cover. This commission will range from 180% to 245% of the first years premium, depending on which insurance company you take out cover with. I will then receive a servicing commission of between 7.5% and 10% of the annual premium for the life of the policy. I will confirm the amount of commission Trublue Limited will receive when I provide my recommendation to you.

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KiwiSaver

I am able to refer you to the below KiwiSaver provider:

Koura

Trublue Limited will be paid commission of up to 0.3% of the fund value when you sign up with Koura, where you have been referred by me.

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 (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).

How I manage conflicts of interest and put your interests first

The services Trublue Limited offers are provided free of charge to my clients. This is because Trublue Limited is paid by the providers when one of their products is taken up on the back of my recommendation.

Although Trublue Limited is paid by the providers, I always put your interests first:

- I follow a proven 6-step advice process that puts my client's needs at the heart of the advice process.
- I identify and disclose the maximum level of commission I may get on the back of my recommendation.
- If my recommendation involves replacing cover, I will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. I will also let you know if there is anything your existing provider covers that the recommended provider will not.
- All my recommendations are provided in writing with an explanation as to how they are based on your individual needs.
- Trublue Limited completes internal and external reviews of my advice process to ensure I follow a thorough review process that puts client interest first.

How to raise a concern or complaint about my advice

Please refer to our website at truelue.nz/complaints for information in respect to making a complaint and our internal complaints process. Contact details of our external dispute resolution scheme are also available on our website.