MAURICE TRAPP GROUP
A certain future

How We Work at Maurice Trapp Group

There is important information you need to know if we agree to work together to provide you or your business with financial advice. I am a Financial Adviser contracted to Maurice Trapp Group Limited.

Maurice Trapp Group Limited (FSP107344) holds a licence issued by the Financial Markets Authority to provide financial advice. I am authorised by that licence to provide financial advice.

Name: Amir Aliev **Email:** amir@mauricetrapp.com

Address: Level 2, 14 Jervois Rd, Ponsonby, Auckland

Phone: 09 630 5884 / 0225811998 **Website:** www.mauricetrapp.co.nz

FSPR Registration: FSP1010791

Disclosure Version 092025

Scope of Services

I provide advice to clients on Life, Trauma, Disability and Health Insurance. I also provide KiwiSaver Advice. I provide financial advice about products from the following providers:

Life Insurance Providers:
AIA,Asteron,Chubb,Fidelity,Partners Life,PPS Mutual

Health Insurance Providers:
AIA,nib,Partners Life,Southern Cross

KiwiSaver Providers:
Generate,Koura,Milford,NZ Funds,PathFinder

When providing you with financial advice, I will consider only existing term Life, Trauma, Disability, and Health insurance policies that you have disclosed, along with your disposable income and spending behaviour. I also provide limited KiwiSaver guidance based on suitability for common investor types.

Acting in Your Interests

I follow a structured advice process to ensure recommendations are based on your personal goals and circumstances. I undergo regular training on managing conflicts of interest. Maurice Trapp Group maintains a register of conflicts of interest, as well as records of any gifts or incentives received. This register is reviewed annually as part of our compliance programme.

How We Are Paid

There is no charge to you for any financial advice, claims assistance, or policy servicing provided by me, unless otherwise agreed in writing.
Maurice Trapp Group receives commissions from product providers whose services I recommend. If you take out insurance based on my advice, the provider pays a commission to Maurice Trapp Group, of which % is paid to me for the initial commission and 50% is paid to me for the annual renewal commission. The commission is based on the annual premium. If you take out KiwiSaver based on my advice, the provider pays a commission to Maurice Trapp Group, of which 100% of the initial commission is paid to me and 50%

is of the annual renewal commission. The commission is based on a variety of factors including age and total funds under management.

From time to time, I may also receive non-cash incentives such as tickets to events or gift hampers.

The gross commission varies based on the provider and policy structure. Below is an indication of the commissions:

	When first put in place	*Ongoing annually*
Life Insurances	100-250%	0-30%
Medical / Health	25-140%	7.5-25%
KiwiSaver / Investment	A single payment of $50-300	0.2%-0.5% based on balance

Complaints Process

If you are dissatisfied with the service or advice you receive, please visit this page on our website: https://www.mauricetrapp.co.nz/complaints.

If your complaint is not resolved to your satisfaction, you may contact our external dispute resolution scheme:

Financial Services Complaints Limited (FSCL)

Email: info@fscl.org.nz **Phone:** 0800 347 257 or 04 472 3725
Website: www.fscl.org.nz **Address:** PO Box 5967, Lambton Quay, Wellington 6145

In providing you with financial advice, I, Amir Aliev, will review any disclosed insurance policies and consider your personal and financial circumstances. I may recommend changes to your existing insurance portfolio and will explain the associated risks and benefits.

I follow a structured advice process to ensure recommendations are tailored to your goals. Conflicts of interest are managed in line with company policy, recorded in our conflict register, which is reviewed regularly.

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Engagement Authorisation

Initial Review

I/we appoint Maurice Trapp Group to conduct a Risk Protection Review for the following services. From the list below, please strike out the areas you do NOT wish me to review for you:

- ☐ Life
- ☐ Trauma
- ☐ Disability
- ☐ Health
- ☐ Business Insurances
- ☐ KiwiSaver / Investments

Initials: _____

Appointment as Adviser

I/we appoint Amir Aliev to act as our adviser, provide recommendations, and facilitate future insurance claims. I/we authorise them to be updated as our servicing adviser and to access any required medical or financial information.

Initials: _____

Authority to Third Parties

I/we authorise Maurice Trapp Group to obtain all relevant personal information necessary to provide service and manage claims. This authority remains valid unless revoked in writing. Copies of this authority are considered originals.

Initials: _____

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Disclosure of Information

I/we confirm that information provided to Maurice Trapp Group is complete and correct. I/we will notify you immediately with any missing information or inaccuracies.

Privacy Act Consent

In accordance with the Privacy Act 2020, I/we give consent for Maurice Trapp Group to collect, store, and use our information as described in the Privacy Policy on the Maurice Trapp Group website: https://www.mauricetrapp.co.nz/privacy-policy

I/we understand our right to access and correct information held by Maurice Trapp Group.

I acknowledge that I have received and understood this Disclosure and Scope of Service document.

Client Acknowledgement

Signed: _____ Name: _____

Date: _____ DOB: _____

Signed: _____ Name: _____

Date: _____ DOB: _____

Address: _____

Adviser Acknowledgement

Signed: _____ Date: _____

Amir Aliev - 0225811998 - FSP: FSP1010791