



DISCLOSURE INFORMATION

Please refer to www.threefold.co.nz for our initial disclosure information.

Identifying Information

I am a Financial Adviser and I am giving advice on behalf of Threefold General Ltd (TGL)

My details are as follows:

Name: Peter Snedden
FSP Number: 450 488
Phone: 027 418 0773
Email: Peter@threefold.co.nz
Address: 74 Taharoto Road, Takapuna, Auckland,

Nature and Scope of the Advice

I will only provide you with financial advice about General Insurance from a wide range of New Zealand based and overseas providers.

When providing you with financial advice I will consider:

- (a) insurance products that you currently have;
- (b) insurance products that you don't have;
- (c) your budget and/or financial position;
- (d) your risk appetite; and
- (e) risk management techniques.

If I recommend changing any insurance products you currently have, I will notify you of the important differences and benefits between them.

Reliability History

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

Fees and Expenses

Should you proceed with my financial advice and I arrange insurance for you, then a fee for implementing my financial advice may be charged.

While I am unable to provide you with an estimate of the fee at this time, I will confirm this with you in my recommendation.



The fee will be shown separately on (but incorporated into) the final invoice to be payable by you by the due date noted on the invoice, or paid via a Premium Funding company's monthly instalments if arranged.

Sometimes other fees are charged that do not relate to my financial advice such as credit card fees. If so, I will confirm this with you in my recommendation.

A breakdown of the fees will be provided in the final Disclosure information that accompanies your invoice.

Conflicts of Interest and Incentives

When we arrange insurance for you, the provider(s) may pay us a commission. The amount of the commission varies between providers and products and is based on a percentage of the Company Premium and Natural Disaster premium (if applicable).

PSCCNZ retain a percentage of this commission for the services they provide to MBL.

Typically the commissions range between 10-30% of the company premium for most insurance products, and commissions between 5%-10% of the Natural Disaster premium.

I will disclose the exact amounts when I know what insurance products and providers I am recommending.

Availability of Information

The information I have discussed with you is available in writing. Please let me know if you want to have a written copy.

Complaints Process

Please refer to our Internal Complaints Process that can be found [here](#).