MARBLE LIFE

Marble Disclosure & Terms of Business

About us

Marble Life Limited (MLL, we, our, us) is a newly established affiliate of Marble Insurance Limited, dedicated exclusively to providing financial advice on life insurance products. Based in Auckland, New Zealand, we are committed to delivering professional, transparent, and client-focused service.

As a company, we uphold the values of honesty and clarity in all our interactions. We believe it is essential that our clients fully understand the nature, scope, and limitations of the financial advice we provide. To support this, we offer the following disclosure statement to ensure you have all the information necessary to make informed decisions about the life insurance advice we provide.

Scope of Service

Marble Life Limited (MLL) provides financial advice on life, risk, health and kiwisaver insurance products. We are not licenced or qualified to offer advice outside of this scope.

We can provide advice on the following types of insurance from a wide range of New Zealand-based product providers:

- Life Insurance
- Trauma Insurance
- Total and Permanent Disability (TPD)
- Insurance Income Protection
- Group Life and Health Cover
- Health Insurance (as offered by life insurers)
- Kiwisaver

Our advice process is tailored to help you protect yourself, your family, or your business based on your individual goals and financial circumstances.

MLL specialises in life, risk, health and kiwisaver insurance advice only. This includes products such as:

- Life Insurance
- Trauma Insurance
- Disability Insurance
- Group Insurance
- Health Insurance
- Kiwisaver

Important Limitations – What We Do Not Advise On

Marble Life Limited does not provide financial advice on the following products or services:

- Investment products or services (e.g. managed funds, portfolio management)
- Medical insurance (except where offered under life insurance contracts)
- Whole of Life or Endowment insurance products Fire and General Insurance (e.g. home, contents, motor, landlord)
- Direct shares or specific listed securities Legal advice
- Tax advice
- Estate planning (e.g. trusts, wills, succession structures)
- Mortgage advice or home lending products

Fire and General Insurance

Marble Life Limited (MLL) does not provide advice on fire and general insurance products. However, if you are seeking advice in this area, you may request a referral. Upon your request, we can refer you to our affiliate company, Marble Insurance Limited, which is authorised to provide financial advice on fire and general insurance under a separate Financial Advice Provider (FAP) licence (FSP750331).

Identifying Information

Marble Life Limited (FSP1010050), trading as Marble Life Limited is a Financial Advice Provider (FAP) that holds a Class 2 licence issued by the Financial Markets Authority.

Contact Details

support@marblelife.co.nz
09 390 9399
4 Cain Road, Penrose, Auckland 1061

Product Providers

Below is a list of product providers we work with:

- Fidelity Life
- Partners Life
- AIA Limited
- Chubb Life
- Nib
- Generate
- Booster
- Milford

Limitations

The nature of my advice is limited as outlined above. I will not provide you with financial advice on products outside of my scope of experience or qualification if I feel as though I am limited.

Reliability History

MLL 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 MLL. For example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four (4) years. We have also not been subject to any disciplinary action, client disputes resolutions or negligence claims.

Commission and Incentives (How We Get Paid)

If you take out an insurance policy following my advice, MLL will be paid a commission from the applicable product provider. The commission payable for insurance is between 70% and 230% of the first year's premiums of your policy. The amount depends on which insurance company and which insurance products you choose. There is also an additional commission of between 5% and 30% of the premium for each year the policy remains in force. From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to events, hampers or take us out for lunch. We also have referring relationships with other companies; at times this can see us getting paid a referral fee from those businesses. This is either a flat fee or commission percentage. Any referrals will be made only upon your request and any incentives for the referral will be disclosed to you.

Fees

There are no fees payable for life and health insurance. However, for Kiwisaver, depending on the KiwiSaver provider selected, a one-off transfer fee of up to $150 may apply. Ongoing annual fees of up to 0.5% of your KiwiSaver balance may also be charged, either by the provider and/or for ongoing advice services. All applicable fees, how they are calculated, and who receives them will be clearly disclosed in your Statement of Advice before any changes are made.

Conflicts of Interest

To ensure that myself, MLL and all of its advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of our client's goals and circumstances. I, and all our financial advisers undergo regular training about how to manage conflicts of interests, and the gifts and incentives we receive.

We have regular internal audits to ensure the advice we provide is quality, compliant and aligns with our company values. MLL also undertakes a compliance audit, and a review of our compliance programme is undertaken annually by a reputable compliance adviser.

Please note that there is a potential conflict of interest where clients of Marble Life Limited are referred to our affiliated company, Marble Insurance Limited, for financial advice on fire and general insurance. While both entities operate under separate Financial Advice Provider licences, they are affiliated. Any such referrals will be managed transparently, with clear disclosure to clients, and in accordance with our legal obligations under the Financial Markets Conduct Act 2013 and relevant guidance from the Financial Markets Authority (FMA).

Complaints and Disputes Resolution

If you have any concerns or issues about the services that we have provided to you, please contact us as soon as possible so we can address this with you. Please ensure you provide your policy or claims number or reference we gave you.

You can make a formal complaint to either:

- **Nick Tanner** — 0212985846
  Director — nick@marbleinsurance.co.nz
- **Kylie Wilson** — 0225345554
  Compliance Manager — compliance@marblelife.co.nz

We will always try our best to resolve any issues you may have in a timely manner. However, if we cannot satisfactorily resolve the issue or you are not happy with the time in which it is taking to do so, it will then become a dispute.

If your complaint remains unresolved within the specified time frame or you are unhappy with the outcome, you may refer the matter to the Financial Services Complaints Ltd (FSCL).

MLL are a member of this independent external Dispute Resolution Scheme approved by the Ministry of Consumer Affairs. There is no cost to access their services.

To contact FSCL please refer below:

- PO Box 5967 Wellington 6140
- info@fscl.org.nz or complaints@fscl.org.nz
- 0800 347 257
- www.fscl.org.nz

Please refer to our Complaints and Disputes Process on our company website for more information Click Here.

Privacy Policy

The purpose of our Privacy Policy is to inform our customers about how we collect, use and protect their personal information. Our Privacy Policy is accessible on our website Click Here.