



## Important information about me and how I work

**My name is Malcolm Shepherd. I provide advice on behalf of my own company Quantum Financial Advisers who is the Financial Advice provider License Holder.**

### My contact details

Registration numbers	Malcolm Shepherd	FSP No. 396326
	Quantum Financial Advisers	FSP No. 729991
Address:	180 Bank Street, Whangarei. PO Box 501, Kerikeri	
Phone:	021 552 782	
Email:	<a href="mailto:malcolm@quantum.kiwi">malcolm@quantum.kiwi</a>	

### Areas I can provide personal advice

#### LENDING

**The following are the areas of lending advice that I can provide:**

- Residential
- Rural
- Commercial
- Business
- Asset finance
- Personal loans
- Budget advice

Please note that although I can give advice on the areas of lending advice above, I no longer act as a mortgage adviser and will refer you to one of my team to assist with your needs.

#### INSURANCE / RISK

**The following are the areas of personal or business risk advice that I can provide:**

Personal risk insurance needs arising from:

- Untimely death (life insurance)
- Suffering a specific serious illness or disability (trauma insurance)
- Suffering a permanent disability (permanent disability insurance)
- Loss of income through sickness or disability (Income protection insurance)
- Needing timely hospital or specialist treatment (health insurance)

Business risk insurance needs arising from:

- The loss of a key person through death or disability

- Retirement of business debt and other liabilities caused by death or disability.
- Succession, partnership and share purchase needs caused by death or disability.

## I source insurance products from the following companies:

Accuro	AIA	Asteron Life
Chubb	Fidelity Life	NIB
Partners Life		

## My advice processes

**For Insurance, I follow an internationally recognised 6-step process which involves:**

1. Establishing the areas of advice for the current engagement (Scope of Service and Engagement)
2. Questioning and discussion about your needs and objectives (Needs analysis)
3. Further analysis and research by us and designing a solution to match your needs
4. Preparing a written report for you (Statement of Advice)
5. Presenting my recommendations to you and implementing any agreed solutions
6. Reviewing these solutions and strategies on a regular basis

## My duties and obligations to you

**I have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice. I am required to:**

- Ensure you understand the nature and scope of service you ask me to provide
- Provide a service and advice that is relevant to this scope of service and suitable to your circumstances and needs
- Listen to your needs, concerns, preferences and to treat you fairly and with respect
- Act with integrity and give priority to your interests and give advice not influenced by our own interests
- Exercise care, diligence and skill in providing you with advice
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice requested
- Ensure you understand my advice and recommendations and any associated risks
- Keep you informed along the way and communicate in a timely, clear and effective manner

This is only a summary of the duties I have, more information is available by visiting the Financial Markets Authority website <https://www.fma.govt.nz>

I belong to a professional organisation, **Financial Advice New Zealand**, and as such I am required to abide by their professional standards.