

Appendix A

Ability To Advise Summary

Adviser Name: Simon Smith

Adviser Business: Future Financial Solutions

Adviser Type: AFA (FA)

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Accreditation	Product Type	Products/Providers
AMP Whole of Life and Endowments Accreditation	Conventional	<p>Whole of Life: Life insurance policy which includes a savings component. Closed for new business - servicing only. Provided by: AMP</p> <p>Endowment: Savings plan with a life insurance component. Closed for new business - servicing only. Provided by: AMP</p>
Full Practicing Certificate - Risk	Life Insurance	<p>AMP Life Insurance: Personal Insurances for Life, Disability, Trauma, Income Protection, Home Loan Cover, Redundancy, and Business Cover</p> <p>Provided by: AMP</p> <p>Group Life Insurance: Life insurance available through an employer or association that covers participating employees and members under one master insurance policy</p> <p>Provided by: American International Assurance (AIA)-servicing only, AXA New Zealand, and Tower Health & Life</p> <p>Connect Partner Life Insurance: Personal & Business Insurances for Life, Disability, Trauma, Redundancy, Income Protection, and Business</p> <p>Provided by: American International Assurance (AIA), AON Risk Services, Asteron, AXA New Zealand, Sovereign Assurance and Tower</p>
AMP AIS Accreditation	AMP AIS Investment product	<p>AMP Investment Suite (AIS): Incorporating Cash, Fixed Interest, Australasian equities, Global equities, and Diversified fund types</p> <p>Provided by: AMP Services (NZ) Ltd and AMP Superannuation (NZ) Ltd</p>
AMP General Insurance	AMP General Insurance	AMP General Insurance (GI): Insurance for Domestic, Rural, and Commercial purposes (House, Contents, Vehicles, Boats,

Accreditation		<p>Businesses, Marine, Rural, Travel, Construction Works, and Liability)</p> <p>Provided by: AMP General - Vero, AMP Travel - Comprehensive Travel Insurance, Vero Liability, and Vero Marine</p>
AMP Legacy Investment Products Accreditation	AMP Legacy Investment	<p>Savings & Investment Portfolio (SIP): incorporating Cash, Fixed Interest, Property & Infrastructure, Australasian equities, Global equities, and Diversified fund types. Closed to new business - servicing only Provided by: AMP Services (NZ) Ltd, AMP Superannuation (NZ) Ltd, and AMP Life Ltd</p> <p>Investment Linked (IL): incorporating Cash, Fixed Interest, Property, Company & Infrastructure, Australasian equities, Global equities, and Diversified fund types. Closed to new business - servicing only Provided by: AMP Life Limited</p> <p>Portfolio Plan: incorporating Diversified fund types. Closed to new business - servicing only Provided by: AMP Life Limited</p> <p>Personal Superannuation Fund (PSF): incorporating Diversified Balanced, Conservative and Growth fund types. Closed to new business - servicing only Provided by: AMP Life Limited</p>
Connect Asteron Life Insurance Accreditation	Asteron Life Insurance	<p>Group Life Insurance: Life insurance available through an employer or association that covers participating employees and members under one master insurance policy.</p> <p>Provided by: Asteron</p> <p>Life Insurance: Personal & Business Insurances for Life, Disability, Trauma, Redundancy, Income Protection, Mortgage Protection and Business</p> <p>Provided by: Asteron</p>
AMP KiwiSaver Accreditation	AMP KiwiSaver Scheme	<p>AMP KiwiSaver Scheme: Work based retirement savings scheme incorporating Cash and Diversified fund types</p> <p>Provided by: AMP</p>
Connect Trusts & Estate Planning	Trusts; Wills & Estates	<p>Trusts, Enduring Power of Attorney (EPA), Estate Planning via referral only</p> <p>Provided by: Guardian Trust and Perpetual Trust</p>