

PRIVACY STATEMENT

We collect personal information from you, including information about your:

- Name
- Contact information
- Location
- Interactions with us
- Billing or purchase information
- Health and financial data

We collect your personal information in order to make recommendations and give advice on financial products.

Besides our staff, we share this information with insurance and KiwiSaver providers in order to provide the best information to our clients.

Providing some information is optional. If you choose not to enter health and financial information, we will be unable to provide our clients with the most appropriate advice.

We keep your information safe by storing it in encrypted files and having personal devices with security features enabled.

We keep your information for up to ten years, (as per our obligations with the Financial Markets Authority) at which point we securely destroy it by erasing all digital copies.

You have the right to ask for a copy of any personal information we hold about you, and to ask for it to be corrected if you think it is wrong. If you would like to ask for a copy of your information, or to have it corrected, please contact us at admin@brminsurance.co.nz, or 0211849007, or 129D Onewa Road, Northcote, Auckland.

About Bolster Risk Management

Our Story

Bolster Risk Management is registered (FSP731572) and has applied for the transitional license to become a Financial Advice Provider under the upcoming regulatory change (expected early 2021).



Dominic Bish has been a Registered Financial Adviser since October 2018. This is his third stint in financial services. In 2001 he was a mortgage broker in Melbourne. 2004 Dominic was with Southern Cross Healthcare in their corporate group business. He finished there as Sales Operations Manager in 2007. Then he worked for nine years with a small firm helping them grow, buy businesses and list on the NXT. Dominic completed his MBA and left as General Manager of one of their divisions. He then had his own import distribution business. After a couple of years with that he is back in the financial services industry.

In just 14 months, Dominic has helped over 100 clients, to get over \$17m of life insurance, \$8m of trauma cover and \$66,000 in monthly paying benefits. 64% of Dominic's clients are aged 25-49 years old.

Our Purpose

*Bolster Risk Management aims to educate and guide you at a pace you agree with,
through each stage in your insurance and finance journey,
enabling you to choose your own financial position, specific to your purpose.*

We Educate

We help you be informed about insurance. We will give you information to help you make the right choices for your family.

We Guide

We guide you through the process of getting your personalised risk management plan. This is *specific to your needs*, goals and wishes.

We Review & Inform

We communicate with you so we can jointly discuss any changes. Life moves too quickly, let us walk through change together.

We Assist

When you need us most, we will be there help you get the financial assistance you need.

The Providers We Have Chosen

Fidelity Life	New Zealand owned and operated, NZ Super is a strategic investor	(A-, A.M. Best)
Asteron Life	Part of the Suncorp group, one of the largest insurers in Australasia	(A+ Standard & Poor's)
AIA Life	Globally the largest life insurer	(AA, Standard & Poor's)
Partners Life	A New Zealand company with Blackstone as a strategic investor	(A-, A.M. Best)
Nib Health	A solid performer in New Zealand's private medical insurance	(A-, A.M. Best)
NZ Funds	A New Zealand Kiwisaver and Funds Manager	
Booster	A New Zealand Kiwisaver and Funds Manager	
Simple Wills	Create your own simple will to secure what happens after (this is available on request, and is a <u>'zero-advice'</u> product)	

Remuneration & Payment

You, the client, do not pay the adviser directly. All advisers will get commissions from the providers, assuming that your business is placed with one of the providers above. Some bonuses may be included such as attending conferences and other promotional items.

Professional Indemnity

The advisers all have their own Professional Indemnity insurance with NZI via Crombie Lockwood.

Claims

And finally, when you need to make a claim, be sure to get in contact. Bolster Risk Management assist where possible to make your claims process smooth.

Culture

Value 1

We look after our people

Who are our people? Clients, staff, service providers and the wider community.

1. Bring them along
 2. Gain feedback
 3. Enhance Lives
- The people come first. We need to bring along in our journey, so they understand where we've been and where we are going.
 - We need feedback to make sure they understand, and to learn from them.
 - We need to enhance their lives, all else detracts from this.

Value 2

We meet the standards and expectations of the financial services industry

The expectations of the industry have been made clear. The standard within the industry will continue to evolve and improve. The principles-based philosophy has given us the freedom to grow and improve.

Value 3

We are 100% Responsible

- There is no room to blame other people, places or things.
- In every situation, what could we do differently?
- Are we demonstrating 'above the line' behaviour?

Value 4

We are always curious

We want to know more and realise that we cannot know everything, so we collaborate with diversity. Our perspective is not always correct, so we challenge ourselves and our thinking. Creative solutions can then be explored.

Value 5

High performance is a worthy endeavour

There is always a way to improve and do better. Striving for constant and never-ending improvement allows us to bring our best, for ourselves, our teams and our people. In bringing our best we demonstrate that we care about what we do, for who and why.