

Stage 1. Disclosure Statement – (15 April 2026)



IMPORTANT INFORMATION ABOUT ME

My name is, Marna Breetzke and I am a financial adviser (FSP1008874) providing advice on behalf of Network Financial Services Limited. Network Financial Services holds a full FAP (FAP658971) licence issued by the Financial Markets Authority to provide financial advice.

I joined Network Financial Services in 2022 as a Project Manager and qualified as Financial Adviser in 2024.

Contact details

- **Phone:** 022 807 8282
- **Email:** marna@networkfs.co.nz
- **Address:** 2/1 Airborne Road, Rosedale, Auckland 0632

Nature and Scope of Advice

Personal Insurance

- Life Insurance
- Total Permanent Disability Insurance
- Trauma / Critical Illness Insurance
- Income Protection Insurance
- Monthly Mortgage Repayment Insurance
- Redundancy Cover
- Accidental Injury Cover (AIA only)



Business Insurance

- Start-up income protection
- Business continuity
- Business life cover, trauma & TPD
- Workplace insurance
- ACC restructuring



Health Insurance

- Hospital plan
- Hospital, specialist & diagnostics



- Group medical scheme
- Cancer benefit (AIA only)

Advice Not Offered

We do not provide:

- Accounting advice
- Legal advice
- General insurance (vehicle, home, contents, liability, indemnity)

Referrals to trusted partners are available.

Referral Fees

Product Provider	Product	Upfront Fee	Ongoing Fee (per annum)
Generate	KiwiSaver	0%	0.125% of your balance
Generate	Managed Funds	0%	0.125% of your balance
NZ Funds	KiwiSaver	0%	0.40% of your balance
NZ Funds	Managed Funds	1.00%	0.40% of your balance

Fees and Costs

A fee may apply if:

- You cancel your policy within 24 months, or
- You make changes that cause a commission clawback.

Fee structure:

- **\$300 per hour** (excl. GST)
- **Maximum 10 hours**
- **Maximum fee: \$3,000 + GST**

Commissions

Network Financial Services Limited receives commission from product providers when you take out insurance.

- **Initial commission:** up to **150%**
- **Ongoing commission:** up to **7.5%**

Warning

- You must fully disclose all relevant medical and personal history when applying for insurance.

- Do **not** cancel existing insurance until new cover is issued on acceptable terms.

Duties Under the Financial Markets Conduct Act 2013

We are required to:

1. Treat you fairly and act with integrity.
2. Ensure our advice is suitable and that you understand it.
3. Prioritise your interests.
4. Protect your privacy and information.
5. Exercise care, diligence, and skill.
6. Meet competence, knowledge, and skill standards.
7. Meet ethical behaviour and client-care standards.

Your Information

Network Financial Services Ltd is a licensed Financial Advice Provider (FAP) operating under the Financial Markets Conduct Act and supervised by the Financial Markets Authority (FMA). We comply with the Privacy Act 2020. Client information is collected solely for advice and regulatory purposes and is kept secure, confidential, and shared only where legally required or with consent.

Complaints

Information about our complaints process is available at:

[https://networkfs.co.nz/compliments-and-complaints/\(networkfs.co.nz\)](https://networkfs.co.nz/compliments-and-complaints/(networkfs.co.nz))

External dispute resolution is provided by the **Insurance and Financial Services Ombudsman (IFSO)**.

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