COMMUNITY BROKER NETWORK

Adviser Disclosure Statement

Cedric Suifua

Last updated 01 September 2026

I am a registered Financial Adviser and I am giving advice on behalf of Shielded NZ Limited NZBN [FSP1013336]
My details are as follows:

Name	Cedric Suifua
Registration	FSP691051
Date Registered	23-Sept-2026
Main	0272893302
Mobile	0272893302
Email	Cedric@shieldedinsurance.co.nz
Office Location	31a Taikata Road, Te Atatu, Auckland

Nature and Scope of the Advice

I can provide you with risk and financial advice about Fire and General Insurance, from a wide range New Zealand based and overseas providers.

The list of providers that I have access to, is located on our Public Disclosure Statement.

I specialise in Small and Medium Enterprises and some Commercial Insurance packages. I am also able to provide advice on Domestic Fire and General Insurance products.
When providing you with financial advice I will consider:

- Your risks
- Insurance products that you currently have, if provided;
- Insurance products that you don't have;
- Your budget and/or financial position;
- Your goals and priorities;
- Your risk appetite; and
- Risk management techniques.

If I recommend changing any insurance products you currently have, I will notify you of the important differences and benefits between them.

Limitations of My Financial Advice

While I can provide comprehensive advice on Fire and General Insurance products, there are certain limitations to the scope of my advice:

- I don't offer advice on investments, retirement planning, tax strategies, personal / life insurance or other areas of financial planning outside of fire and general insurance.
- I can only recommend products from insurers and underwriting agencies available through our adviser network and disclosed in our Public Disclosure Statement.
- My recommendations are based on your current insurance needs and financial situation; I don't provide ongoing management or regular updates unless requested or notified.

If you need broader financial advice, I recommend seeking guidance from a specialist in those areas.

Reliability History

Neither CBN NZ, Shielded NZ Limited 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 us. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

Conflicts of Interest and Incentives

When arranging insurance or renewing, providers may pay us a commission based on the Company Premium and Natural Disaster premium (if applicable). The commission rate is set by the insurer and may vary by insurer or product. This is to cover our operational expenses for the distribution of the financial product on behalf of the insurer.
The precise commission amounts will be disclosed to you once I have identified the specific insurance products and providers that I am recommending, at Quote and Advice stage. This will not become payable until you accept the Quote. Should you require a full list of commissions, this is available on request. For renewals, the applicable commission will be disclosed at renewal where required.
If there are any further conflicts of interest with the advice that I plan to give, I will make this known prior and we will work together to mitigate this.

Fees, Expenses, or Other Amounts Payable

If you decide to move forward with my advice and I help arrange or renew your insurance, there may be a fee involved. A fee may also apply for a mid-term adjustment, endorsement or cancellation. Any fee relating to arranging or renewing insurance will be disclosed to you at the time the advice and quotation is
provided, or prior, and won't be payable unless you accept the quotation. Any fee for a mid-term adjustment, endorsement or cancellation will be disclosed before or at the time the relevant transaction is completed. Any additional charges, like credit card fees, will be disclosed in our recommendations. If you choose a Premium Funding arrangement, the fee could be included in your monthly payments via the Premium Funding company.

Mid-term Adjustments, Endorsements and Cancellations

If a mid-term adjustment, endorsement or cancellation results in a return premium, we may retain some or all of the commission, brokerage or fees already earned in relation to that policy. Any

return premium will be based on the amount received from the insurer, less any cancellation or administrative charges imposed by the insurer and any remuneration or fees we are entitled to retain.

We may, at our discretion, reduce or waive some or all of the amount we would otherwise retain, having regard to the circumstances and the work already undertaken. Our commission, brokerage and fees are not automatically refunded on a pro-rata basis.

Your information

Your information, including the information that we have discussed and that I have obtained about your risk, is documented in written form. If you would like to receive a written copy of your information, please inform me, and I will gladly provide it. Otherwise, you can read more about your information on our Privacy Policy.

Complaints Handling & Dispute Resolution

Should you wish to make a complaint, in the first instance let me know, and I will try to resolve your complaint to your satisfaction.
For more information about our internal complaints process, please refer to our Complaints and Disputes process here.