

Easy Advice Limited



Disclosure Statement

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I am a financial adviser and provide advice on behalf of Easy Advice Limited (FSP1005323), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Easy Advice Limited and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

I Work For You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

I am paid by the providers for the services I provide, however, it is you that I work for. To ensure that I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

Easy Advice Limited, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

My Services

Personal Risk: (Life, Income, Disability & Health Insurances):

I provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

My recommendation is limited to the products offered by the following companies:

Accuro, AMP, Chubb Life, Fidelity, NIB & Southern Cross

To ensure that advice remains accessible, Easy Advice Limited does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed. In place of an upfront fee, Easy Advice Limited is paid a commission for any new insurance taken up, of between 30% and 220% of the first year's premium, depending on which insurance company you take out cover with. From year two, Easy Advice Limited may then receive an annual commission of 10% of the premium for the time Easy Advice Limited remains the servicing adviser on the policy. I will confirm the amount of commission Easy Advice Limited will receive when I provide my recommendation to you.

General Insurance: (Home, Contents & Car):

While I don't provide general insurance as part of my product offering, I am able to refer you to Blanket Insurance who have access to some of the most comprehensive policies on the market. If you take out a policy with Blanket on the back of my referral, I will receive a referral commission that will range from 3.75% to 6.25% of each premium, depending on which insurance products you take out cover with, after taxes and levies.

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KiwiSaver:

While I don't provide KiwiSaver advice, I may refer you to other service providers, including Generate KiwiSaver and Generate Managed Funds. I will receive an ongoing payment of an amount equal to 0.125% of your account balance for referring you to Generate, in the event that you open an account. This fee is paid to me by Generate. The Generate adviser will provide general advice on the Generate KiwiSaver Funds and general information on the Generate Managed Funds. They can refer you to advisers who can provide you with in-depth advice if required.

We are required to

- Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice).
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

How to raise a concern or complaint about my advice

If you are unhappy with any aspect of my service, please tell me so that we can manage it through my internal complaint process.

If we are unable to address your concerns, you can contact my disputes resolution scheme, at no cost to you:

Scheme: Financial Dispute Resolution Service
Address: Freepost 231075, PO Box 2272, Wellington 6140
Telephone number: 0508 337 337
Email address: enquiries@fdrs.org.nz

