



Wealthpoint
Town & Country

Bevan Sterling

Disclosure

Helping with insurance decisions
that matter to you!



www.wealthpointtownandcountry.co.nz

A member of the **Wealthpoint** network

Disclosure information

How will I help you?

I am a financial adviser for Sterling Associates Limited trading as Wealthpoint Town & Country.

I provide financial advice on behalf of Wealthpoint Limited which holds a transitional Financial Advice Provider License.

Unless detailed in a document, my advice and recommendations will be personalised to your specific situation, taking into account your goals, personal situation or your specific needs.

Contact Details are:

Bevan Sterling - 690331

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Providers, Relevant Commissions and Fees

Relevant fees and commissions from product or platform providers are paid to Wealthpoint Limited, which has an agreement with the providers to distribute their financial products. Wealthpoint Limited then on-pays the fees and commission received to Wealthpoint Town & Country whilst retaining between 3% and 6%.

For services I provide to you based on the scope agreed, commission may be paid by the product provider which may include an upfront, ongoing/trail or renewal commission of a percentage of the value of your (investment fund under management or insurance premium), depending on the specific financial provider and type of financial product.

General Insurance:

The product providers I may recommend for General Insurance are:

| | | |
|--------------------------|---------------|-----------------------|
| AMP General | Classic Cover | Lumley Insurance |
| Star | MECON | Vero |
| Insurance Underwriters | NZI | Southern Cross Travel |
| Property Delta Liability | QBE | NZ Delt |
| AIG New Zealand | Sage Partners | Allianz |
| ARGIS | Event Cover | ANDO |
| Proteus | Zurich | Dual |
| Rosser | NM | IUAA |

Upfront commission paid by the insurer ranges from 5% - 35% depending on the product and provider. This commission is paid at each renewal.

The provider may pay upfront commission for any changes to your policy.

I may charge a Broker fee of up to 5% of the annual premium and a processing fee of \$35 upfront/at renewal/upfront and renewal.



Risk Providers

The Product providers I may recommend for Person Risk Insurance:

| | |
|------------------------|----------------------------|
| Accuro | AIA |
| Asteron | AMP Life - Resolution Life |
| AMP Financial Services | Fidelity |
| NIB | Partners Life |
| Southern Cross | |

Upfront commission paid by the insurer ranges from 0% - 210% of the annual premium and trail commission ranges from 3% - 30% of the annual premium depending on the type of product and provider. Commissions may vary depending on the services, offers and or features of specific products.

If you decide to cancel your policy fully or partially within 2 years from the inception of the policy in place and the provider requests the applicable commission that has been dispersed to me to be repaid, I may charge you a one-off "clawback" fee based on the time I spent with you at the time providing service to you in connection with the applicable policy, on an hourly rate of \$80, and this fee shall be no more than \$500 in total.

KiwiSaver

Below are the KiwiSaver providers that I give advice on:

AMP Financial Services

Trail commission paid by the provider ranges from 0% - .2% per annum of the fund under management depending on the provider.

You may be required to pay third-party fees which may include fund manager fees, fund administration fees, performance fees and transaction fees. These fees will be disclosed in my recommendations if applicable.

Investments:

I provide advice on a wide range of investment products which I can provide you further information on.

I may charge a portfolio ongoing service fee between 0.0% - 1.0% per annum of the fund under management depending on the provider.

Trail commission paid by the providers ranges from 0.20% - 0.25% per annum of the fund under management depending on the provider.

You may be required to pay third-party fees which may include fund manager fees, funds administration fees, performance fees and transaction fees. These fees will be disclosed in my recommendations if applicable.

Limitations on the advice I provide:

I don't provide financial advice on Mortgages or Lending, however we have specialists within the Wealthpoint Network whom I can refer you to.

For the above referrals, I may receive a referral fee of a flat rate or percentage of the commission/fee received by the referred adviser, which will be detailed at the time of the recommendation.



Conflicts of interest and incentives:

I am a Director and shareholder of Sterling Associates trading as Wealthpoint Town & Country and may receive bonuses or dividends depending on the amount and value of financial products I distribute.

Sterling Associates trading as Wealthpoint Town & Country is a shareholder of Wealthpoint Limited. Wealthpoint may also pay Sterling Associates rebates on a periodic basis'

I may receive subsidised professional development training from financial providers.

Wealthpoint Limited and Wealthpoint Town & Country may receive payments from product suppliers and financial platform providers for the amount of business I place with them.

Wealthpoint may receive funding from suppliers to market and contribute at periodic conferences.

To ensure Wealthpoint advisers prioritise the client's interests above their own, advisers follow an advice process that ensures recommendations are made on the basis of the client's goals and circumstances. I am regulated by the FMA and are subject to a Wealthpoint quality assurance process for compliance purposes.

Privacy information

This statement relates to the personal information that you provide now and in the future. The personal information collected will be held by the adviser business and Wealthpoint to identify services and products that may be suitable for your needs. Wealthpoint can access this information to assist you to provide financial services to you, to administer and service any products you have, to identify other services or products available that may be suitable to your needs, to provide quality control services and to manage complaints.

I may disclose your personal information to other relevant product providers to enable them to assist me to provide financial services to you. You have the right to ask to see and request correction of any personal information my adviser business and/or Wealthpoint holds about you. My adviser business and Wealthpoint hold information about you securely. If you transfer to another adviser business or I sell my client register, I will transfer the information I hold to the new adviser business or Adviser.

Your personal information may be disclosed to auditors.

Your personal information may be disclosed to regulators when required under law.



Complaints

If you are not satisfied with the financial advice service received by me, you can make a complaint by sending an email to complaint@townandcountry.nz.

If I receive a complaint, I am obliged to follow the Wealthpoint complaints process; this includes:

- Letting you know how we intend to resolve the complaint. We may contact you to obtain further information about your complaint.
- Aiming to resolve complaints within 10 working days of receiving them. If that is not possible, we will contact you within that time to let you know we need more time to consider your complaint.
- Contacting you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If your complaint cannot be resolved, or you aren't satisfied with the way we proposed to do so, you can contact IFSO.

IFSO provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if your complaint has not been resolved to your satisfaction. You can contact IFSO by emailing info@ifso.nz or by calling 0800 88 202 or you can also write to them at Insurance & Financial Services, Ombudsman Scheme, PO Box 10-845, Wellington 6143, NEW ZEALAND.