

# Wealthpoint Town & Country

Kim Sterling

Getting help with insurance  
decisions that matter to you

Scope of Service & Disclosure



[www.wealthpointtownandcountry.co.nz](http://www.wealthpointtownandcountry.co.nz)

A member of the Wealthpoint network



## How will I help you?

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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 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:

Kim Sterling

Mobile Number: 027 4819 655

Office Telephone: 09 423 7599

Freephone Number: 0800 322 466

Email: [kim@townandcountry.nz](mailto:kim@townandcountry.nz)

Physical Address: 2a Port Albert Road, Wellsford 0940

Postal Address: PO Box 225, Wellsford 0900

FSP: 647209

## Reliability History

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I have no convictions or any recent material instances of being publicly disciplined, civil proceedings, bankruptcies or insolvencies to declare.

## Fees

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Currently I do not charge any upfront fees for my service.

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

## Duties

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On providing financial advice to you on Wealthpoint Limited's behalf as the holder of a Financial Advice Provider License (FSP678011), I am bound to:

- Give priority to the client's interests.
- Exercise care, diligence, and skill.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct.
- Meet standards of ethical behavior, conduct and client care set by the Code of Professional Conduct.



## Suppliers I can advise on and relevant commissions

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### General Insurance:

AMP General  
Star

Insurance Underwriters  
Delta Liability

Vero  
Southern Cross Travel  
NZ Delta Property

*Upfront commission paid by the insurer ranges from 5.83% - 25% depending on the product and provider.*

### Life, trauma, health, and travel insurance:

Accuro

Asteron

AMP Financial Services

NIB

Southern Cross

AIA

AMP Life - Resolution Life

Fidelity

Partners Life

Chubb

*Upfront commission paid by the insurer ranges from 0% - 190% and ongoing trail commission ranges from 2.5% - 30% depending on the product and provider.*

### KiwiSaver

AMP Financial Services

*Ongoing trail commission paid by the provider ranges from 0% - .2% depending on the product.*

### Investments:

AMP Financial Services

Investments in a wide range of Wealthpoint approved funds

*Ongoing trail commission paid by the provider ranges from .2% - 4% depending on the product and the provide.*

## Commissions, conflicts of interest and incentives:

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Product providers pay a commission for any business that is written. This commission is based on a percentage of the annual premium minus any taxes, levies etc (eg GST).

This commission is paid to Wealthpoint Limited who has an agreement with the product provider to distribute their financial products.

Wealthpoint Limited on-pays the commission received to Wealthpoint Town & Country whilst retaining a portion of the commission. Wealthpoint may also pay Wealthpoint Town & Country rebates on a periodic basis.

The amount of commission paid and whether there are ongoing commission payments will depend on the specific financial provider and type of financial product.

Should I recommend a product to you and you proceed and then cancel the product within a certain time-period, my commission may need to be paid back to the product provider.

If you make any amendments to the policy or plan, my commission may be affected accordingly.

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

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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 regulators when required under law.’

## Complaints

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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](mailto: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](mailto: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.