



IPlus New Zealand Limited

Disclosure Statement

Dated: 01 August 2024

My name: Susan Wang
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I am a financial adviser and provide advice on behalf of IPLUS NEW ZEALAND Limited (FSP770241), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Iplus New Zealand Limited and I are registered on the financial service provider 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.

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

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

We take part in a quality assurance program to review our advice process on an annual basis to ensure it is based on the needs of our clients.

MyServices

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

I provide personalized 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:

- AIA, Southern Cross, Nib, Partners Life, Asteron Life

To ensure that advice remains accessible, IPlus New Zealand 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, IPlus New Zealand Limited is paid a commission for any new insurance taken up, of between 20% and 200% of the first year's premium, depending on which insurance company you take out cover with. From year two, IPlus New Zealand Limited may then receive an annual commission of between 0% and 30% of the premium for the time IPlus New Zealand Limited remains the servicing adviser on the policy. I will confirm the amount of commission IPlus New Zealand Limited will receive when I provide my recommendation to you.

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 behavior, 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 have a problem, concern, or complaint about any part of my service, please tell me, so that I can try to fix the problem. If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact me.

If we cannot agree on how to resolve the issue, you can contact the Insurance & Financial Services Ombudsman Scheme. This service will cost you nothing and will help us resolve any disagreements. You can contact IFSO by below:

Address: Level 2, Solnet House, 70 The Terrace, Wellington 6143

Postal Address: PO Box 10845, 70 The Terrace, Wellington 6413

Telephone number: 0800 888 202 (call free)

Email address: info@ifso.org.nz

Professional Indemnity (PI) Insurance cover

I am covered under a professional indemnity insurance policy. This policy includes the following covers: Professional indemnity, general liability, employer's liability, statutory liability. This policy applies when I act in my professional capacity as an adviser providing 'financial adviser services'. As with all insurances, these covers have limitations and are subject to certain exclusions, terms and conditions.

Declaration

I, Susan Wang, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Services Legislation Amendment Act 2019 and the Summary of Disclosure Requirements in the new financial advice regime march 2019.