

## FINANCIAL ADVISER DISCLOSURE STATEMENT

SHANE DOWLING FSP70541

### HOW WILL I HELP YOU?

I am a Financial Adviser, providing advice on behalf of Wealthpoint Limited (FSP678011) who hold a Financial Advice Provider (FAP) License.

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

### 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 commissions received to Mainland Insurance, Mortgages and Investments whilst retaining between 3% and 25%.

For services I provide to you based on the scope agreed, commissions 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 insurance premium or investment funds under management.

### LIMITATIONS ON THE ADVICE I PROVIDE

I don't provide financial advice on Mortgages/Lending, Kiwisaver and Investments however, we do have specialists within Mainland Insurance, Mortgages & Investments whom I can refer you to.

### PERSONAL INSURANCE

The product providers I may recommend for Personal Risk Insurance are: **AIA, Asteron Life, Chubb, Fidelity Life, Partners Life, Resolution Life, Accuro, NIB and Southern Cross.**

Upfront commission paid by the providers ranges from 0.00% – 220% of the annual premium and trail commission ranges from 3.00% - 30.00% of the annual premium depending on the provider and type of product. Commissions may vary depending on the services, offers and or features of specific products.

### GENERAL INSURANCE

The product providers I may recommend for General Insurance are: **AMPG, Vero, Delta, Star Insurance, Insurance Underwriters.** I hold accreditations for house, car, contents, commercial and liability covers.

Upfront commission paid by the providers ranges from 5% - 35% of the annual premium depending on the provider and type of product. The commission is also paid at each renewal.

Where we refer your business to Wealthpoint General Insurance we receive 25% of any commission received. Where we refer your business to Amicus Brokers we receive 25% of any commission received (not including fees).

The provider may pay upfront commission for any changes to your policy during the period of cover.

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

## CONFLICTS OF INTEREST AND INCENTIVES

I am contracted to Mainland Insurance, Mortgages & Investments Ltd. I am paid a retainer by Mainland Insurance, Mortgages & Investments Ltd and may receive bonuses depending on the financial products I distribute. These bonuses are not considered prohibited incentives under relevant regulations. I am a director and a shareholder of Mainland Insurance, Mortgages & Investments and may receive bonuses or dividends proportionate to my percentage of shareholding. These bonuses are not considered prohibited incentives under relevant regulations.

Mainland Insurance, Mortgages & Investments is a shareholder of Wealthpoint Limited. I may receive subsidised professional development training from financial providers. Wealthpoint may also pay Mainland Insurance, Mortgages & Investments, rebates on a periodic basis.

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

Wealthpoint Limited and Mainland Insurance, Mortgages & Investments Limited may receive payments from product suppliers and financial platform providers for the amount of business I place with them.

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

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### 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 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, product provider 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.*

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