IMPORTANT DISCLOSURES

Conflicts of interest

I am paid commissions by the insurer when a policy goes into force and at the annual renewal of a policy.

I ensure that I prioritise your interests by following an advice process that considers your circumstances and goals. A thorough comparison of suitable products and services available to meet your needs is completed during this process to support our recommendations.

I also undergo annual training on how to manage any conflicts of interest.

Advice4Life is subject to a yearly audit and compliance reviews to ensure we meet our obligations while doing right by our clients.

Fees and Expenses

I will not charge a fee for my advice.

How to make a complaint and resolve a dispute

How to make a complaint and an overview of our complaints process, is on our website at https://www.advice4life.co.nz/complaints.

If we can't resolve your complaint, our website provides information about our dispute resolution scheme, including their contact details. Our disputes resolution scheme is a free and independent service that helps to investigate or resolve your complaint.

My duties to you

I am bound by the duties of the Financial Markets Conduct Act to:

1. Meet the standards of competence, knowledge and skill set out in the Code of Conduct
2. Give priority to the clients' interests and
3. To exercise care, diligence, and skill in regards to the advice we provide and
4. Meet the standards of ethical behavior, conduct, and client care set out in the Code of Conduct

You can find more information by contacting us or visiting the Financial Markets Authority website at https://www.fma.govt.nz/