

Stand at ease when lifes uncertainties strike



Disclosure Statement

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I am a financial adviser and provide advice on behalf of At Ease Insurance (FSP1010024), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both At Ease Insurance and I are registered on the financial service providers 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.

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

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

At Ease Insurance, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

My Services

Personal Risk: (Life, Trauma, Income/Mortgage Repayment Covers, Total and Permanent Disability & Health Insurances):

I provide personalised 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:

Partners Life, Fidelity Life, NIB, Resolution Life, Accuro Health, AIA

To ensure that advice remains accessible, At Ease Insurance 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, At Ease Insurance is paid a commission for any new insurance taken up, of between 0% and 240% of the first year's premium, depending on which insurance company you take out cover with.

From year two, At Ease Insurance may then receive an annual commission of between 0% and 25% of the premium for the time At Ease Insurance remains the servicing adviser on the policy. I will confirm the amount of commission At Ease Insurance will receive when I provide my recommendation to you.

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KiwiSaver & related managed investment products:

I am able to provide a generalised advice service for KiwiSaver and WealthBuilder products. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish to proceed with, I will show you the relevant funds available to you through the providers I work with:

Booster, Generate, NZ Funds, AMP

Depending on which provider you choose to go with, At Ease Insurance can be paid either an upfront fee of between \$0 to \$300 and/or a commission of between 0% and 0.5% of funds under management. I will confirm how much At Ease Insurance will receive when I provide my recommendation.

Home Lending:

While I don't provide Home Lending Service as part of my product offering, I am able to refer you to Megan Ward Consultancy Limited who work with banks and lenders to recommend the lending products and solutions that best fits your circumstances and requirements.

If you take out a policy with referral partner on the back of my referral, I will not receive a referral commission

General Insurance:

While I don't provide General Insurance Service as part of my product offering, I am able to refer you to Andrew Smith who works with you to determine what risks you wish to cover and provide quotes based on the levels of cover you wish to put in place

If you take out a policy with referral partner on the back of my referral, I will not receive a referral commission

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 behaviour, 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).

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How to raise a concern or complaint about my advice

If you are unhappy with any aspect of my service, please tell me so that we can manage it through my internal complaint process. If we are unable to address your concerns, you can contact my disputes resolution scheme, at no cost to you:

Scheme: Financial Dispute Resolution Service
Address: Freepost 231075, PO Box 2272, Wellington 6140
Telephone Number: 0508 337 337
Email Address: enquiries@fdrs.org.nz

