

DISCLOSURE INFORMATION

15 March 2021

ABOUT ME

My name:	Rupika Sharma
My FSP number:	FSP763052
My Contact details: Address:	Unit L, 46 Stanley Street, Auckland 1010
Phone:	09 309 1030
Email:	insurance.services@xtra.co.nz

My Services

I am a financial adviser and I can assist with servicing your risk product on behalf of Insurance Services Limited (FSP771311), who are licensed as a Financial Advice Provider by the Financial Markets Authority. I cannot give you advice on any investment products or any investment linked insurance contracts.

Insurance Services Limited is registered on the financial services provider registry which can be viewed at fsp-register.companiesoffice.govt.nz.

Duties Information

Insurance Services Limited and anyone who gives financial advice on their behalf have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- Maintain competence, knowledge, and skills for giving financial advice by completing continuing professional development.
- Abide by the Code of Professional Conduct for Financial Services and have Ethical behavior, good conduct and provide Client Care.
- Listen to the Client carefully to discover their needs.
- Recommend products or services that meet the Client needs and explain why.
- Give clear and concise communication.
- Protect Client's information.

Version 1.1
Last updated 15 March 2021

PHONE

Tel: 09 309 1030
Fax: 09 309 1031

GET IN TOUCH

insurance.services@xtra.co.nz
www.insuranceservices.co.nz

POSTAL ADDRESS

P.O. Box 2879
Auckland

Conflicts of Interest and Commissions or other incentives

As a provider of professional financial advice services, Insurance Services Limited and our team members always give priority to the interest of our clients when making a recommendation, to comply that I complete ongoing training about how to manage conflicts of interest and a register of interest is maintained.

To ensure that advice remains accessible, Insurance Services 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, Insurance Services Limited is paid a commission by the recommended insurance provider from the premium they charge you for your cover. This commission will range from 170% to 200% of the first years premium, depending on which insurance company you take out cover with. Insurance Services Limited will then receive a servicing commission of 5% to 10% of the annual premium for the Life of the policy. Insurance Services Limited will confirm the amount of commission when provide the recommendation to you.

Compliant Process

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: Insurance & Financial Services Ombudsman (IFSO)
Address: Level 2, 70 The Terrace, Wellington 6143
Telephone number: 0800 888 202
Email address: info@ifso.nz