

Disclosure Statement Insurance Solutions

Name of Financial Advisor: Lily Lee (Li Li)
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It is important that you read this document.

This information will help you choose an advisor that best suits your needs. It will also provide some useful information about the advisor that you choose.

What sort of advisor am I?

I operate under Insurance Solutions FAP's transitional license under the new Financial advice regime. I can give you advice about:

PERSONAL

Life cover
Family protection
Private health insurance
Trauma insurance
Income protection
Waiver of premium
Mortgage protection
Household Expenses cover

BUSINESS

Key person benefit
Business overheads protection
Business insurance
Business lost revenue cover
Business protection Lump-Sum Benefits
Ownership Buyout
TPD Benefits

I source insurance products from these life insurance companies in NZ:

AIA	Asteron Life	Fidelity Life
Partners Life	CIGNA	NIB

My duties and obligations to you:

Under the Financial Markets Conduct Act 2013, in relation to the way I give advice, A summary of what I am required to do:

- Ensure you understand the nature and scope of service you ask me to provide.
- Provide a service and advice that is relevant to this scope of service and suitable to your circumstances and needs.
- Listen to your needs, concerns, preferences and to treat you fairly and with respect.
- Act with integrity and give priority to your interests and give advice not influenced by my own interests.
- Exercise care, diligence and skill in providing you advice.
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice required.
- Ensure you understand my advice and communicate in a timely, clear and effective manner.

Complaints & Disputes: What should you do if anything goes wrong?

If you have a problem, concern or complaint about any part of my business, please tell me: Lily Lee (Li Li). If we cannot agree on how to fix this issue, you can contact and lodge your complaint with my Disputes Resolution Scheme:

Name: Financial Services Complaints Ltd.
Email: info@fscl.org.nz
Telephone: (Call free) 0800 347 257 or Wellington (04) 472FSCL (472-3725)
Fax: (04) 472-3728
Physical Address: Level 4, 101 Lambton Quay
Wellington 6011
Postal Address: P.O.Box 5967
Lambton Quay
Wellington, 6145

So that my complaints scheme can try to fix the problem.

This service will cost you nothing.

How am I regulated by the Government?

You can check that I am a registered financial advisor at the following website: www.fspr.govt.nz. The Financial Markets Authority (FMA) regulates Financial Advisors. Contact the FMA for more information. Including financial tips and warnings. The FMA can request your information and our records when required.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may first choose to use the Dispute Resolution procedures described above (under **What should you do if something goes wrong?**)

Conflicts of Interest

I will advise you if there are any conflicts of interest that I am aware of. I am an independent adviser, not bonded or aligned with any one company.

From time to time we receive gift baskets, vouchers and incentives but my advice is not influenced by these.

Commissions

Instead of charging you a fee, we are paid by the insurance provider directly based on your premium. This is generally between 75-200% initial & renewal commission depending on the individual policy and providers. Fee's are only applicable in rare circumstances if pre-agreed and signed off by you.

Declaration

I, Lily Lee, 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 Advisors Act 2008, Financial Markets Conduct Act 2013 and the Financial Advisors (Disclosure) Regulations 2020.

Lily Lee



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