

# Disclosure Statement

## About Me

My name: Amy Tao (Min Tao)  
My FSP Number: FSP629629-Level 5 NZQF Qualified  
My contact details: Address: 80B Forrest Hill Road, Forrest Hill, Auckland  
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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 am a Registered Financial Adviser (RFA). I operate under Insurance Solutions FAP's transitional license under the new financial advice regime by the Financial Markets Authority.

The Financial Markets Authority regulates financial advisers. You may contact the Financial Markets Authority (FMA) for more information on 0800-434-566 or via [www.fma.govt.nz](http://www.fma.govt.nz).

## My Service

### Personal Risk

I specialise in providing advice for clients in the areas of personal risk, including the following or derivatives thereof:

Life Cover

Medical Insurance

Critical Illness Cover

Income Protection

Accidental Death Cover

Mortgage protection

Total and Permanent Disability Cover

I provide personalized advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

I am authorized to provide products offered by the following companies:

- Partnerslife
- nib
- Southern Cross

## **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.

## **Commissions**

To ensure that advice remains accessible, there is no charge of an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed.

In place of an upfront fee, I am paid a commission by the recommended insurance provider from the premium they charge you for your cover. This commission will range from 30% to 200% of the first year's premium, depending on which insurance company you take out cover with. Fees are only applicable in rare circumstances if pre-agreed and signed off by you. I will then receive a servicing commission of a fixed annual fee up to 15% of the annual premium for the life of the policy.

## **I Work For You**

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

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

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

We take part in a quality assurance program to review our advice process on an annual basis to ensure it is based on the needs of our clients.

## **Privacy Act**

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 2020 gives you the right to request access to and correction of, your personal information.
3. Information provided by you will be used by me and any members of Shore Insurance Services Limited for the purpose of providing advice to you and may also be used by any:
  - a) product or service provider when implementing any of my/our recommendations or variations thereof;
  - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
  - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.

The information will be held by me at our office and on our database.

### **Complaints and Disputes: What should you do if anything goes wrong?**

If there is any concern or complaint about any part of my service or conduct, 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:

Name: Financial Services Complaints Ltd.  
Email: [info@fscl.org.nz](mailto: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.

### **Declaration**

I, Min Tao, 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.

Min Tao

September 2021