

## Disclosure Statement.

Here is some key information you need to know to help you understand what type of advice I can give you, so that you can make an informed and confident choice when engaging me.

### Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of the Financial Advice Provider.

My details are set out below.

Full Name: Michelle Wilton

Address: 2 Bleakhouse Road, Howick, Auckland 2014, New Zealand

Phone: 027 436 6653

Email: michelle@thetagteam.co.nz

FSPR Number: 92442

Name of Financial Advice Provider: (TAG) The Advice

Group Limited Trading as: (TAG) The Advice Group Ltd

Phone: 0800 53 43 33

Email: office@thetagteam.co.nz

Website: <http://www.thetagteam.co.nz/team>

FSPR Number: 479126

### Licensing Information

We operate under a current license issued by the Financial Markets Authority in the name of:  
(TAG) The Advice Group Limited - FSPR Number: 479126

## Nature and scope of advice

The information below will help you understand what type of advice will be provided.

## Our duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are:

- Meet the standards of competence, knowledge, and skill set out in the code of conduct.
- Give priority to the client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behavior, conduct, and client care set out in the code of conduct.

## Services I provide

I will help you choose a loan that is suitable for your purpose from a panel of lenders (see below). Once I have chosen a lender and loan terms that are suitable for you, I will help you to obtain a lending approval.

## Banks and lenders I use

I source loans from a panel of approved lenders.

The current lenders I can use are:

- ANZ
- ASB
- ASB Go Home Loans
- BNZ
- Kiwibank
- Westpac
- The Co-operative Bank
- SBS Bank
- DBR
- Heartland Bank
- Liberty Financial
- Southern Cross
- Bluestone
- Avanti
- Cressida
- Pepper Money
- Resimac
- ASAP Finance Limited
- First Mortgage Trust
- Prospa
- Basecorp
- CMFL
- Unity
- Funding Partners
- CCB (China Construction)

The current Insurers I can use are:

- Partners Life
- AIA
- NIB
- Asteron
- Fidelity Life

## Products I provide

The types of financial advice products I can give advice on are:

- Home Loans
- Investment Loans
- Construction Loans
- Personal Risk Insurance

## What else I can offer

I can help you with other services through my referral partners:

- Tower Fire & General
- NZ Funds KiwiSaver

I am unable to offer legal, accounting, investment or tax advice and recommend you consult your solicitor, accountant or investment adviser for this. Any advice I give in relation to KiwiSaver withdrawal for a first home purchase is limited to factual information on what can be withdrawn and the process for this and does not extend to whether or not this is in your best interests. Please consult an investment adviser for advice on retirement savings.

## Fees and expenses

Generally, I won't charge you any fees for the financial advice I provide you. When your loan or insurance policy is set up, the lender or insurer usually pays us a commission for the work we do in arranging it for you.

If your loan or insurance is repaid, refinanced, cancelled, or moved to another provider within a certain period, the lender or insurer may ask us to repay some or all of that commission (known as a clawback).

If this happens, we may charge you a one-off fee to recover that loss. The fee will:

- Apply if repayment is required within 28 months for loans or 24 months for insurance,
- Be based on our time spent (at \$250 per hour),
- Never exceed the commission we must repay or \$3,000 total, and
- Only be charged with your written agreement, giving you 30 days to pay.

## Mortgage Conflicts of interest Commission

On settlement of a mortgage, I usually receive commission from the applicable product provider. The commission is generally of an upfront nature but may also include a trail commission. I also receive a fixed rate roll over fee from some product providers if I assist in refixing your loan.

We manage these conflicts of interest by:

- Always recommending the best product for your purpose regardless of the type and amount of commission I will receive.
- Ensuring the amount of any loan is in accordance with your identified needs.
- Providing you with the below table showing commission rates and types by product provider

The commission I receive on loans is calculated as a percentage of the loan:

Lender	Upfront%	Trail%	Refix (\$)
ANZ	0.85%	0.00%	\$150.00
Westpac	0.60%	0.20%	\$0.00
BNZ	0.55%	0.15%	\$0.00
ASB	0.85%	0.00%	\$150.00
Kiwibank	0.55%	0.15%	\$0.00
ASAP Finance Limited	0.80%	0.00%	\$0.00
Avanti Finance	0.80%	0.00%	\$0.00
Cressida	1.00%	0.00%	\$0.00
DBR	1.00%	0.00%	\$0.00
First Mortgage Trust	1.00%	0.00%	\$0.00
Heartland Bank	1.50%	0.00%	\$0.00
Liberty Financial	0.60%	0.15%	\$0.00
Unity	1.00%	0.00%	\$0.00
Pepper Money	0.60%	0.15%	\$0.00
RESIMAC	0.60%	0.15%	\$0.00
SBS Bank	0.80%	0.00%	\$150.00
Bluestone	0.60%	0.15%	\$0.00
Southern Cross	1.00%	0.00%	\$0.00
ASB Go Home Loans	0.60%	0.20%	\$0.00
The Co-operative Bank	0.70%	0.00%	\$150.00
Prospa	3.00%	0.00%	\$0.00
Basecorp Finance	0.85%	0.00%	\$150.00
Funding Partners	1.00%	0.00%	0.00%
CFML	0.85%	0.00%	\$150.00

As soon as I know the type of loan and amount, we are putting in place, and that it has been accepted by the lender, I will let you know the amount and frequency of the commission received.

I can also receive a referral fee or commission if I refer you to our referral partners.

## Insurance Conflicts of interest Commission

On acceptance of an insurance application by the insurer, I usually receive commission from the applicable insurer. The commission is generally an upfront commission, but I may also receive a renewal commission. The upfront commission is calculated as a percentage of the first year's premium that you will pay. A renewal commission is calculated as a percentage of the premium that you pay for each year the policy is in force.

The percentages that each insurer uses to calculate upfront and renewal commissions are below. Once you are comfortable proceeding and the insurance application is accepted, I'll reconfirm this with you.

I may also receive a referral fee or commission if I refer you to our referral partners. I will give you more information about how that referral fee or commission is calculated, before proceeding. I manage the conflicts of interest arising from this commission by:

- Following an advice process that ensures I understand your needs and goals so that I always recommend the best product for you regardless of the type and amount of commission I will receive.
- Ensuring the amount of any insurance cover is in accordance with your identified needs.
- Providing you with the table below showing commission rates and types by product provider.
- Undertaking regular training on how to manage conflicts of interest.

Insurer	Upfront %	Renewal %
AIA	180%	10%
Asteron Life	180%	5%
Fidelity Life	175%	17%
NIB	140%	5%
Partners Life	180%	10%

## Privacy policy & security

I will collect personal information in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The platform I use is secure and runs on Amazon Web Services.

## Complaints Process

If you have a complaint about my financial advice, or service I gave you, you need to tell me about it, you can do this via one of the methods listed below;

- Log in to Trail and press the "Make a Complaint" button
- By sending an email to Paulette Lewis on [office@thetagteam.co.nz](mailto:office@thetagteam.co.nz)
- Contact me directly via phone or email with the heading "Complaint - (Your Name)" Please set out the nature of your complaint, and the resolution you are seeking.

Once we receive a complaint, we follow an internal procedure to ensure we address the issue. Our process will:

- Acknowledgement receipt within 24hours. I will record your complaint in our register and work with you to resolve your complaint.
- Inform you how we will address the complaint
- Gather any information that will help us resolve the complaint
- Aim to resolve the complaint within 7 working days
- If we cannot resolve the complaint within this timeframe, we will update you regarding next steps

If we cannot agree on a resolution, you can refer to your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us in resolving things with you.

Details of this service are:

Financial Services  
Complaints Limited  
[complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)  
0800 347 257

## Availability of Information

This information can be provided in hard copy upon your request