

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.

License Status and Conditions

(TAG) The Advice Group Limited FSP479126, trading as (TAG) The Advice Group holds a full licence issued by the Financial Markets Authority to provide financial advice.

Nature and scope of the financial advice given

(TAG) The Advice Group provides advice to our clients about their Mortgages, Life Insurance and Health Insurance.

Our financial advisers provide financial advice in relation to home mortgages, life insurance and health insurance.

We only provide financial advice about products from certain providers:

Mortgage & lending providers we work with.

- 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)

Finance Companies that may fit your needs that will be disclosed

Life and Health insurance providers we work with.

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

KiwiSaver provider we work with

- Generate

Fees, expenses and other amounts payable for our financial advice

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.

Conflicts of Interest and Incentives

Mortgages

(TAG) The Advice Group and the financial adviser receive commissions from the banks with whom we arrange mortgages. If you decide to take out the mortgage, the bank will pay a commission to your financial adviser. The amount of the commission is based on the amount of the mortgage.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made based on the client's goals and circumstances.

All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance adviser.

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:

1. Always recommending the best product for your purpose regardless of the type and amount of commission I will receive.
2. Ensuring the amount of any loan is in accordance with your identified needs.
3. 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
BNZ	0.55%	0.15%	\$0
ASB	0.85%	0.00%	\$150.00
Kiwibank	0.55%	0.15%	\$0
ASAP Finance Limited	0.80%	0.00%	\$0
Avanti Finance	0.80%	0.00%	\$0
Cressida	1.00%	0.00%	\$0
DBR	1.00%	0.00%	\$0
First Mortgage Trust	1.00%	0.00%	\$0
Generate KiwiSaver	0.00%	0.13%	\$0
Heartland Bank	1.50%	0.00%	\$0
Liberty Financial	0.60%	0.15%	\$0
Unity	1.00%	0.00%	\$0
Pepper Money	0.60%	0.15%	\$0
RESIMAC	0.60%	0.15%	\$0
SBS Bank	0.80%	0.00%	\$150.00
Bluestone	0.60%	0.15%	\$0
Southern Cross	1.00%	0.00%	\$0
ASB Go Home Loans	0.60%	0.20%	\$0
The Co-operative Bank	0.70%	0.00%	\$150.00
Prospa	3.00%	0.00%	\$0
Basecorp Finance	0.85%	0.00%	\$150.00
CFML	0.85%	0.00%	\$150.00

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

(TAG) The Advice Group and the financial adviser can also receive a referral fee or commission if I refer you to our referral partners.

Life and Health Insurance

On acceptance of an insurance application by the insurer, (TAG) The Advice Group and the financial adviser 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%

Complaints handling and dispute resolutions

If you are not satisfied with our financial advice service in any way, you can make a complaint by emailing Stephen Wilton at stephen@thetagteam.co.nz or Michelle Wilton at michelle@thetagteam.co.nz by calling us on 09 576-2370. You can also write to us at: PO Box 82-307, Highland Park, Auckland 2143

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint and will aim to provide you with a realistic timeframe.
- We will contact you by phone or email to let you know whether we can resolve your complaint, and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact our external dispute resolutions scheme, FSCL (Financial Services Complaints Ltd). FSCL (Financial Services Complaints Ltd) provides a free, independent dispute resolutions service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can view their website: <https://fscl.org.nz/>, contact them via email: info@fscl.org.nz or complaints@fscl.org.nz, phone: 0800 347 257, or write to them at: PO 5967, Wellington 6140

Website: <https://fscl.org.nz/>

You can check that I am licensed on the FSPR register <http://www.fspr.govt.nz>

Disciplinary History

I can confirm that I have not had any Disciplinary action taken against myself or my Business

Our duties

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). This is only a summary of the duties that we have.

More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

Contact details

(TAG) The Advice Group Ltd

Phone: 09 576 2370

Email: office@thetagteam.co.nz

Stephen Wilton – 0274 584619 or Michelle Wilton – 0274 366653

Availability of Information

This information can be provided in hard copy upon your request