



# THE INSURANCE TEAM

Protecting you.

## Disclosure Statement

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I am a financial adviser and provide advice on behalf of The Insurance Team NZ (FSP1002544), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both The Insurance Team NZ and I are registered on the financial service providers registry which can be viewed at [fsp-register.companiesoffice.govt.nz](http://fsp-register.companiesoffice.govt.nz)

### I Work For You

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

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

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

The Insurance Team NZ, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

### My Services

#### **Personal Risk: (Life, Income, Disability & Health Insurances):**

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

My recommendation is limited to the products offered by the following companies:

AIA, Partners Life, Chubb, Asteron, Fidelity, NIB, Southern Cross

To ensure that advice remains accessible, The Insurance Team NZ 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, The Insurance Team NZ is paid a commission for any new insurance taken up, of between 0% and 240% of the first year's premium, depending on which insurance company you take out cover with.

From year two, The Insurance Team NZ may then receive an annual commission of between 0% and 25% of the premium for the time The Insurance Team NZ remains the servicing adviser on the policy. I will confirm the amount of commission The Insurance Team NZ will receive when I provide my recommendation to you.



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## **KiwiSaver & related managed investment products:**

I am able to provide a generalised advice service for KiwiSaver products. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish to proceed with, I will show you the relevant funds available to you through the providers I work with:

Generate, Booster, Milford, Path Finder

Depending on which provider you choose to go with, The Insurance Team NZ can be paid either an upfront fee of between \$0 to \$300 and/or a commission of between 0% and 0.50% of funds under management. I will confirm how much The Insurance Team NZ will receive when I provide my recommendation.

## Conflicts of interest

From time to time The Insurance Team NZ advisers may be eligible for promotions or incentives offered by product providers. These incentives, which can include travel, gifts, or other rewards, are based on recommending a specific provider and not linked to any particular product recommendation. We remain committed to providing advice that is in your best interests. Where applicable, we will manage and disclose any potential conflicts to ensure transparency and maintain impartiality in the advice provided.

## We are required to

- Give priority to your 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).

## How to raise a concern or complaint about my advice

Please refer to our website at [www.theinsuranceteamnz.co.nz](http://www.theinsuranceteamnz.co.nz) for information in respect to making a complaint and our internal complaints process. Contact details of our external dispute resolution scheme are also available on our website.