

Important disclosures

Providers & Advice Type

Providers I work with:

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

We do not provide financial advice services relating to

- Legal or estate planning (e.g. wills, trusts, contracts, etc.)
- General Insurance advice
- Mortgage Advice
- Investment products (e.g. shares, bonds, managed funds)

You will need to consult an appropriate specialist if you would like advice on the above.

Commissions and Incentives

I receive commissions from the relevant insurance providers if you choose to take up my advice and a policy is put in force. The commissions are between 0% and 230% of the first year's policy premiums. I will also receive 0% to 20% of the policy premiums for each year the policy is in force.

The commission I receive is shared with The Insurance Team NZ Limited for providing me with compliance support, training, and back-office support.

Conflicts of Interest

Some product providers may subsidise training, technology solutions and compliance costs for The Insurance Team NZ Limited.

I am paid commissions by product providers when a policy goes into force and at the annual renewal of a policy.

I ensure that I prioritise your interests by following an advice process that considers your circumstances and goals. A thorough comparison of suitable products and services available to meet your needs is completed during this process to support our recommendations.

I also undergo annual training on how to manage any conflicts of interest.

The Insurance Team NZ Limited is subject to a yearly audit and compliance reviews to ensure we meet our obligations while doing right by our clients.

Fees or Expenses

I do not charge you a fee if you decide to take out an insurance policy following my advice. The insurance provider will pay us a commission if you decide to take up our advice. However, I may charge you for the financial advice that I provide if you cancel your health or life insurance policy within the first two years of its inception. We will use the following formula to calculate the fee:

Cancelation fee

A Flat Fee of \$250 x 2 Hours work

We will invoice you for this fee and it will be payable on the 20th of the month following the cancellation of your policies. Details of how to make payment will be included on the invoice.

If you decide not to act on my advice, then I may charge you an hourly fee of **\$250** for the services performed. This will be based on the time it has taken to prepare my advice. The average charge for this service is **\$500** which is calculated at **2** hours * **\$250** per hour.

Reliability History

A reliability event is something that may materially influence your decision on seeking advice from The Insurance Team NZ Limited or from me. Some examples of reliability events are legal proceedings against me or if I had been bankrupt in the last four years.

Neither The Insurance Team NZ Limited nor I have been subject to a reliability event.

Collection of Personal Information

Where we collect your personal information from someone other than you, we will take reasonable steps to notify you. This notification will include the purpose of the collection, the intended recipients of the information, the name and address of the agency collecting and holding the information, whether the collection is authorised or required by law (and, if so, the relevant law), and your right to access and request correction of that information, unless an exception applies under the Privacy Act 2020.

[Link to the KAN Privacy Policy, and Provider schedule v.1.0 Apr 2026](#)