

DISCLOSURE STATEMENT

GENERAL INFORMATION

Utmost Edge NZ (UENZ) Limited, with its trading name Immerse Life, is one of New Zealand's Christian Life Insurance Companies. Utmost Edge NZ Limited began business on 09 June 2017 and has been operating for over four years.

LICENCE STATUS

Utmost Edge NZ Limited holds a transitional license issued by the Financial Markets Authority (FMA) that ended on 23 March 2023. We remain as an Authorized Body under NZFSG FAP.

Utmost Edge NZ conducts its business through its financial adviser/s. In addition, we communicate through our website, newsletters, blogs, and other digital publications, networking provides general information to customers.

NZFSG -FINANCIAL ADVICE PROVIDER AND AUTHORISED BODY

The NZFSG is a licensed Financial Advice Provider engaged in the business of finance, insurance, and mortgage services and has established favorable agreements with product providers for provisions of the loan, insurance, and other products.

UENZ is an authorized Body (as defined in the FMC Act) under the company's license. It conducts the business of arranging the Authorized products and providing the Authorized services for customers of the Authorized body.

The company (NZFSG) and the Authorized Body (UENZ) have agreed that the authorized body can utilize the company's existing systems and contacts with product providers to enable the Authorized body to obtain access to the Authorized products for its customers on the term set out in the Details and subject to the Agreed Terms.

DUTIES OF INFORMATION

We are mandated under the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advisers (Code) on our duties relating to how we give advice.

We are required to:

- Give priority to your interests by taking all reasonable steps to ensure our interests do not materially influence our advice.
- Exercise care, diligence, and skill in providing you with advice.
- Meet applicable standards of competence, knowledge, and skill under the Code.
- Meet ethical behavior, conduct, and client care standards under the Code. These include duties to treat you fairly, act with integrity, give financial advice that is suitable, and take reasonable steps to ensure you understand the financial advice we provide and protect any financial information we hold about you.

NATURE AND SCOPE OF ADVICE

We help our clients with their personal and business risk insurance covers and health insurance. . The financial products we can help you with include:

- Life Insurance
- Critical Illness and Trauma Insurance
- Total and Permanent Disability insurance
- Mortgage Repayment Cover
- Redundancy Cover
- Medical / Health Insurance
- Income Protection Insurance
- Business Protection Cover
- Key Person Insurance Cover

FEES AND EXPENSES

I won't charge any fee for the financial advice I provide. This is possible because, on issuing an insurance policy, I receive a commission from the insurer (explained in the Commissions section of this Disclosure Guide). Any exceptions to this general position are described below. If these exceptions apply to you, I will let you know.

One-off fees I may charge you a one-off payment if the following occurs: Version 2 When I don't receive a commission from the insurer: If you request I provide financial advice. I do not receive a commission from the insurer; I may charge you a one-off fee. Any such payment would be agreed to and authorized by you in writing before I complete the services and would be based on an estimate of the time spent providing the advice.

This may arise in the rare event you request I provide financial advice about either a product offered by an insurer, not on our panel of approved insurers, or an insurance that is outside my usual arrangements with my approved insurers. You will be invoiced for one off fee and will be given 30 days to make the payment.

COMMISSIONS & INCENTIVES

On acceptance of an insurance application by the insurer, I receive a commission payment from the applicable insurer. The commission is an upfront payment, 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 compensation you pay each year the policy is in force.

The maximum percentage each insurer uses to calculate upfront and renewal commissions is below. Suppose there are any variations to these percentages or other commission payments that may apply to your insurance application. In that case, I will disclose this to you as part of

my advice process. I may also receive a referral fee or commission payment if I refer you to our referral partners listed above.

Before proceeding, I will give you more information about how that referral fee or commission is calculated. From time to time, I may receive incentives or rewards from insurers. For example, they may give me gifts, event tickets, or other incentives. I manage the conflicts of interest arising from these commission payments 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 receive. Ensuring the amount of any insurance cover is by your identified needs. I am providing you with the table below showing commission rates and types by the insurer. Undertaking regular training on how to manage conflicts of interest.

Insurer	Upfront%	Renewal%
Accuro	30%	15%
AIA	200%	8%
Fidelity Life	240%	17%
NIB	140%	5%

If your insurance application is accepted, NZ Financial Services Group Limited may receive its commission payment from the applicable insurer. These payment terms are between NZ Financial Services Group Limited and the relevant insurer. This payment does not influence the advice I give you as NZ Financial Services Group Limited does not direct me or influence me to recommend products from a particular insurer. Instead, I recommend products by following the advice process referred to above.

PRIVACY ACT (2020)

It is understood that any information gathered at the time of the fact find or other information that we may receive from time to time via any source is personal, and I undertake to keep this information confidential and secure. The Privacy Act (2020) gives you the right to request access to and correction of your personal information. Information provided by you or any authorized agent will be used by me and any members of NZFSG, like my manager, to give advice to you and may also be used by any product or service provider when implementing any of my recommendations or variations thereof. It can also be accessed by auditors, claims assessors, compliance providers, investigators, the regulator, or underwriters who may need access to such information. I will hold this information at my offices and on my database and in the offices and databases of NZFSG.

COMPLAINTS

You can find information about how to make a complaint and an overview of our internal complaints process on our website at www.immerselife.co.nz. Our website also provides information about, and the contact details of, the dispute resolution scheme we belong to, which provides a free service that may help investigate or resolve your complaint if we still

need to resolve your complaint to your satisfaction. If unsatisfied with our services, you can complain by emailing us at support@immerselife.co.nz or by calling us at 0224139552.

When we receive a complaint, we will consider it and follow our internal complaints resolution process:

- If we can resolve your concerns to your satisfaction on the spot, we will do so. If not, we will contact you to acknowledge receipt of your complaint—within two working days of receiving it, unless that is not practicable in the circumstances—and let you know how we intend to resolve it. Note that we may need to contact you to get further information about your complaint before we can fix it correctly.
- We aim to resolve complaints within ten working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.
- You will be contacted by phone or email to let you know whether we can resolve your complaint and how we propose to do so. If we cannot resolve your complaint using our internal complaints resolution process, or if you are not satisfied with how we have attempted to resolve your complaint, you can contact an external Government approved dispute resolution scheme provider. In our case, it is Financial Services Complaints Limited (FSCL).

FSCL provides a free dispute resolution service that may help investigate or resolve your complaint if we could not resolve your complaint to your satisfaction. You can contact FSCL by emailing complaints@fscl.org.nz or by calling 0800 347 257 (freephone). You can also write to them at PO Box 5967, Lambton Quay, Wellington 6145.

CONTACT DETAILS

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