

The Right Insurance With A Purpose



Disclosure Statement

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I am a financial adviser and provide advice on behalf of Utmost Edge NZ Limited T/A Immerse Life (FSP556946), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Utmost Edge NZ Limited and I are registered on the financial service providers registry which can be viewed at 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.

Utmost Edge NZ Limited, 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, Fidelity, NIB

To ensure that advice remains accessible, Utmost Edge NZ Limited 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, Utmost Edge NZ Limited 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, Utmost Edge NZ Limited may then receive an annual commission of between 0% and 25% of the premium for the time Utmost Edge NZ Limited remains the servicing adviser on the policy. I will confirm the amount of commission Utmost Edge NZ Limited will receive when I provide my recommendation to you.

KiwiSaver:

Whilst I don't provide KiwiSaver advice, I am able to refer you to one of the providers listed below who discuss what level of financial risk you are comfortable with and recommend 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).

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The providers I can refer you to are:

Generate

Depending on which provider you choose to go with, Utmost Edge NZ Limited can be paid a referral fee of between \$0 to \$250 and/or a commission of between 0% and 0.25% of funds under management.

One-off fees

I may charge you a one-off fee if the following occurs:

If you make certain changes to your insurance policy or you cancel your policy within two years the insurer can require me to repay to them the commission I received for your policy - this is called a 'clawback' and can be up to 100% of the commission. If this occurs, I may charge you a one-off fee. Set out below are the circumstances in which this would apply and the fee that would be charged to you.

- Changes that trigger a clawback: Your insurance policy is cancelled or the terms materially changed.
- Relevant time period: The changes occur in the 24 month period following issuance of your policy.
- Amount & calculation of one-off fee: Generally no more than \$3,000 (plus GST, if any). Calculated based on a rate of \$250 (plus GST, if any) per hour of my time spent providing advice to you in connection with the applicable policy. The fee would not exceed the amount of commission that needs to be repaid to the insurer.

You will be invoiced for any one-off fee and will be given 30 days to make payment.

Referral Fee Incentive

At Utmost Edge NZ Limited, we value the trust and confidence our clients place in us. As part of our commitment to building strong relationships, we offer a referral program that rewards clients for introducing friends, family, or colleagues to our services.

1. How It Works:

- If you refer someone to us and they become a client, you may be eligible to receive a referral fee or incentive as a token of our appreciation.
- The referral fee or incentive will be clearly communicated to you before any agreement is made.

2. Transparency and Your Best Interests:

- We will always act in your best interests and ensure that any referral arrangement does not influence the quality of advice or service we provide to you or the referred party.
- The referral fee or incentive will not create any additional cost to you or the referred client.

3. Disclosure of Referral Fees:

- If you are referred to us by someone else and they receive a referral fee or incentive, we will disclose this to you in writing before providing any services.
- Similarly, if you refer someone to us and are eligible for a referral fee, we will disclose this arrangement to the referred client.

Referrals

- If you refer one prospective client - Cash Incentives: \$100.00
- If you refer a couple - Cash Incentives: \$150.00
- If you refer five couples within a week - Cash Incentives: \$750.00 Plus add \$200 Total \$950.00
- If you refer 10 couples within a month (27 days) - Cash Incentives: \$1,500 Plus Add \$200.00 Total \$1,700.00

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Privacy policy & security

I will collect personal information about you 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.

Our Privacy Policy outlines that we may share your personal information with TAP for audit purposes. This ensures that we deliver services in your best interests and comply with current regulations.

If you disagree with this, please email team@tap.co.nz and inform me, as I won't be able to provide financial advice services to you. The electronic platform I use to store your personal information is secure and runs on Microsoft Azure by The Adviser Platform

Educational Resources and Contents

As a Christian financial advisor, I integrate biblical principles of financial stewardship into my practice. I provide complimentary educational content that will help my clients understand risk and health insurance in a faith base perspective.

Please note that while these resources are informed by my faith, my primary duty as a financial adviser is to act in your best interests and provide advice tailored to your individual needs and circumstances. The provision of these resources is entirely optional, and you are under no obligation to access or purchase them. My commitment to you is to deliver professional, unbiased, and ethical financial advice at all times.

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

If you have a complaint about my financial advice or the service I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me (Subject line: Complaint - Your Name). Please set out the nature of your complaint, and the resolution you are seeking. I aim to acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint.

I may want to meet with you to better understand your issues. I aim to provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you.

The name of this service and their contact details are:

Financial Services Complaints Limited (FSCL) - A Financial Ombudsman Service
complaints@fscl.org.nz | 0800 347 257 | <https://www.fscl.org.nz/>
PO Box 5967 Wellington 6140