

Disclosure Statement

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I am a financial adviser and provide advice on behalf of Indravi Limited T/A Finova Insurance and Mortgages (FSP1010045), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Indravi 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.

Indravi 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

To ensure that advice remains accessible, Indravi 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, Indravi 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, Indravi Limited may then receive an annual commission of between 0% and 20% of the premium for the time Indravi Limited remains the servicing adviser on the policy. I will confirm the amount of commission Indravi Limited will receive when I provide my recommendation to you.

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.finova.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.

