

## Stage Two

# YOUR ADVISER DISCLOSURE STATEMENT YI-SHIUAN TSAI

I am a Financial Adviser (**FSP1006401**).

I am giving advice on behalf of Wisdom8 - Wisdom Management Ltd (FSP36983).



## Nature and Scope of the advice:

I will provide you with financial advice in relation to your personal insurances (life and health). However, I will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.

- ☒ For **Life insurance**, I work with SIX companies:  
AIA, Resolution Life, Asteron Life, Chubb Life, Partnerslife, Fidelity
- ☒ For **Health insurance**, we work with FIVE providers:  
AIA, Partnerslife, NIB, Southern Cross, Accuro

In providing you with financial advice, we will only consider existing term life, trauma, TPD, income protection and health insurance policies (if any). We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.

## Conflicts of Interest and Incentives

**Wisdom8** receives full commissions from the relevant insurance company if you take out insurance following my advice. The commissions are between 30% and 230% of the first year's premiums of your policy — the amount depends on which insurance company and which insurance policy you choose. **Wisdom8** also receive a commission of between 3% and 30% of the premium for each year the policy remains in force. Commissions earned by **Wisdom8** will be paid for employee salaries, administration costs and other office expenses etc.

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances.

I complete annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme is undertaken annually by a reputable compliance adviser.

## Complaints Handling and Dispute Resolution

If you are not satisfied with our financial advice service you can make a complaint to **Wisdom8** by emailing [info@wisdom8.co.nz](mailto:info@wisdom8.co.nz), or by calling: 0800 Wisdom. You can also write to us at: PO Box 99537, Newmarket, Auckland 1149, New Zealand.

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Dispute Resolution Service (**FDRS**) by emailing [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz), or by calling: 0508 337 377. You can also write to Freepost 231075, PO Box 2272, Wellington 6040. FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

**FDRS membership ID: FM5969**

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## Fee or Expenses

**Wisdom8** does not charge fees, expenses or any other amount for any financial advice provided to its clients.

## Reliability History

Neither **Wisdom8** nor I have been subject to a reliability event.

## Availability of Information

The information I have discussed with you is available in writing. Please let me know if you wish to have a written copy.

**Note:**