



## Disclosure Information

19/03/2021

### About Me

My name:	Ishpreet Singh (Harman)
My FSP number:	FSP772831
My Contact details:	Address: 22B Willcott Street, Mount Albert, Auckland 1025
	Phone: 022 564 2342
	Email: <a href="mailto:ishpreet@arisefinancialservices.co">ishpreet@arisefinancialservices.co</a>

I am a financial adviser and provide advice on behalf of Arise Financial Services (FSP768472), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Arise Financial Services and I are registered on the financial services provider registry which can be viewed at [fsp-register.companiesoffice.govt.nz](http://fsp-register.companiesoffice.govt.nz)

### My Services

#### Personal Risk (Life, Income, Disability & Health Insurances)

I provide personalized 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:

- Partners Life
- AIA

To ensure that advice remains accessible, Arise Financial Services 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, Arise Financial Services is paid a commission by the recommended insurance provider from the premium they charge you for your cover. This commission will range from 25% to 100% of the first year's premium, depending on which insurance company you take out cover with. I will then receive a servicing commission of 4% to 20% of the annual premium for the life of the policy. I will confirm the amount of commission Arise Financial Services will receive when I provide my recommendation to you.



## **General Insurance (House, Contents & Car)**

Arise Financial Services works exclusively with Blanket insurance to provide house, car & contents insurance (underwritten by Ando Insurance) through their digital application process. They are the only general insurance product provider that I work with and in place of an upfront advice fee, I receive a commission that ranges from 7.5% to 12.5% of each premium, depending on which insurance products you take out cover with, after taxes and levies.

## **Commercial Insurance**

While I don't provide commercial insurance as part of my product offering, I am able to refer you to Cactus Insurance who have access to some of the most comprehensive policies on the market. If you take out a policy with Cactus on the back of my referral, I will receive a referral commission that will range from 3.75% to 6.25% of each premium, depending on which insurance products you take out cover with, after taxes and levies.

## **I Work For You**

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

Although I am paid by the providers for the services I provide, it is you that I work for. To ensure I put your interests ahead of my own, I follow a 6-step advice process when providing personalized financial advice which is based on your individual goals and needs.

I provide all my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

If you are unhappy with any aspect of my service, we have an internal complaints process that can be viewed on our website, [www.arisefinancialservices.co.nz](http://www.arisefinancialservices.co.nz)

If we are unable to address your concerns, you can contact my disputes resolution scheme, at no cost to you:

**Scheme:** Insurance & Financial Services Ombudsman

**Address:** Level 8, 81 Molesworth Street, Wellington 6011

**Telephone number:** 0800 888 202 Email address: [info@ifso.nz](mailto:info@ifso.nz)