Allied Financial Group Limited

IMPORTANT INFORMATION ABOUT US

LICENCING INFORMATION

Link Financial Group 2022 Limited (FSP1004590) holds a licence issued by the Financial Markets Authority to provide financial advice. Allied Financial Group Limited T/A Reliable Consulting (FSP 753411) is authorised by that licence to provide financial advice.

CONTACT DETAILS

Link Financial Group 2022 Limited is the Financial Advice Provider.

You can contact us at: Phone:	0800 466 784
Email:	admin@lfg.co.nz
Address	1-1 Antares Place Rosedale, Auckland

YOUR ADVISER DETAILS

I provide financial advice on, Personal Risk and Life insurance, fire & general insurance KiwiSaver products.

Name:	Ching Yang (Jared) Soon
Phone:	021-1272956
Email:	jared@alliedfg.co.nz
FSP:	FSP84261

NATURE & SCOPE OF ADVICE

I can offer guidance on fire and general insurance, life and health insurance, as well as general premium funding inquiries.

My financial advice is limited to NZ Fund provider's Kiwisaver or Managed Funds products. I do not offer advice on investment products from other providers.

When providing advice, I do so on behalf of Allied Financial Advisors Limited ('Allied'). I will offer guidance or information regarding products from insurance companies or the NZ Fund Kiwisaver/Investment provider

<Risk Insurance>

Main Insurance Providers

Life Insurance	***Risk Insurance***
Chubb Life	Southern Cross
AIA	Partnerslife
Fidelity Life	NIB
NIB	AIA
Partnerslife	
Asteron	

<Fire & General>

Main Fire & General Providers

Domestic Insurance	***Commercial Insurance***
NZI	Chubb
Vero	NZI
Ando	Vero
Protecta	QBE
Star Insurance	Delta
	Dual
	Zurich

<Kiwisaver>

Main Kiwisaver Providers

NZFUNDS

FEES AND EXPENSES

Allied accepts a commission payment for the placement of business or receives a payment from the insurance provider as a percentage of your premium.

Allied Financial Advisors Limited may charge you a fee, and other charges, for providing financial advice, and for arranging, altering or canceling your general insurance program. For general insurance placements, Insurance Advisernet New Zealand may also charge an administration fee for processing insurance premiums. If a fee will be charged, you will be advised at the time the financial advice is provide

CONFLICTS OF INTEREST

For life, health, fire, and general insurance, Allied receives commissions from the insurance companies on the policies that is successfully placed with them. The amount of the commission is generally a percentage of the premium paid by you. Where a premium funding service is provided, Allied will receive a percentage of the premium funding.

Allied Financial advisers may from time to time receive additional non-monetary benefits from product suppliers such as subsidized professional development and training, conferences, special functions, entertainment, and merchandise. These rewards vary from entity to entity and from time to time. It is at the discretion of Allied whether non-monetary rewards are accepted for our team.

We recognize that the above commissions and incentives may create conflicts of interest for Allied Financial Advisors Limited and your financial adviser. To manage these conflicts our financial advisers follow an advice process that ensures our recommendations are made on the basis of your financial goals and circumstances. All our financial advisers undergo training about how to manage conflicts of interest. We undertake compliance audits of our financial advisers and annually audit our conflict-of-interest compliance framework. We may, however, choose to rebate all or some commissions and charge you a fee based on the nature of the service we provide.

DISPUTES AND COMPLAINTS

If you are not fully satisfied with the services provided by Allied Financial Advisors Limited, please contact your financial adviser or Allied Financial Advisors Limited directly. Allied Financial Advisors Limited ’s complaints officer will formally acknowledge your complain in writing and will endeavour to resolve your complaint fairly and in a timely manner. Please visit our website on Allied Financial Advisors Limited’s complaints handling process.

DUTIES INFORMATION

We are bound by duties under the Financial Markets Conduct Act 2013 (Act). As a financial adviser, I am required to:

• Meet certain standards of competence, knowledge and skill, as set by the Code of Professional Conduct for Financial Advice Services (Code of Conduct). These have been designed to ensure that we have the relevant expertise to provide you with advice.
• Take reasonable steps to ensure that you understand the nature and scope of the advice we give you and let you know if there are any limitations on the advice we provide. This will help you ensure that the advice provided meets your goals and objectives.
• Give priority to your interest, by taking all reasonable steps to make sure our advice isn’t materially influenced by our own interests.
• Exercise a prudent level of care, diligence, and skill.
• Meet certain standards of ethical behaviour, conduct, and client care as required by the Code of Conduct. These are designed to ensure that we treat you as we should and give you suitable advice.
• Not offer or recommend a financial product that contravenes the Act or related regulations. This gives you peace of mind that the products we recommend are compliant with relevant laws.
• Make certain disclosure information available to you, at certain times, for example when advice is provided. We must not provide false, misleading or incomplete information.

This information is provided in accordance with the Financial Markets Conduct Act 2013 and the financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.