

Disclosure Statement

Name of Financial Adviser : Nevil Chand
Financial Service Provider (FSP) : FSP501687
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Trading name : Evolve
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This disclosure statement was prepared on the 3rd of February 2024

It is important that you read this document

This information will help you choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you select.

I am a financial adviser and provide advice on behalf of Evolve Group Limited, FSP711891, who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Evolve Group Limited and I are registered on the financial service providers registry which can be viewed at: fsp-register.companiesoffice.govt.nz

My Services

From time to time my services may change, and when they do, this document will be updated and made available to you upon reviewing your insurance needs. As of this day, these are the services I can provide to you.

Personal Insurance

Personal insurance includes, but not limited to, Life, Trauma/Critical Illness, Income, Mortgage, Total Permanent Disability, Medical, and all associated products under each of these covers.

I provide personalised advice that considers 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
- Fidelity Life
- Asteron
- Nib Medical

How I am Paid: To ensure that advice remains accessible, Evolve Group Limited does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed. In some cases, we will agree to an upfront fee for service when it best suits your situation. In place of an upfront fee, Evolve Group Limited is paid a commission by the recommended insurance provider from the premium they charge you for your cover.

This commission will range from 0% to 220% of the first year's premium, depending on which insurance company you take out cover with. I will then receive a servicing commission of between 0% and 30% of the annual premium for the life of the policy. I will confirm the amount of commission Evolve Group Limited will receive when I provide my recommendation to you.

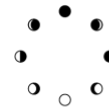
Fire & General Insurance – House, Car & Contents

Evolve Group Limited works with you to determine what risks you wish to cover and provide quotes based on the levels of cover you wish to put in place. We will work with you to determine whether there are any particular risks you have that need to be specified during the application process. Evolve Group Limited services are limited to the following General Insurance providers:

- AMP General (Underwritten by Vero)
- Blanket General (Underwritten by Ando)

How I am Paid: In place of an upfront fee, Evolve Group Limited is paid a commission by the recommended insurance provider from the premium they charge you for your cover. Evolve Group Limited will receive a commission of between 0% and 25% for any house, car or contents policy that you put in place through me.

Evolve Group Limited will also receive a renewal commission annually, which is the same percentage as paid upfront. Evolve Group Limited does not receive any volume or sales target-based payments from any of the providers available to me and I will provide you with a quote based on all the covers available to Evolve Group Limited based on the information that you provide. To ensure your needs are prioritised, you will also receive a written advice document that outlines the cover and why it was implemented over other providers available to me.



KiwiSaver & Managed Funds

I may refer you to other service providers, including Generate KiwiSaver. I will receive an ongoing payment of an amount equal to 0.125% of your account balance for referring you to Generate, in the event that you open an account. This fee is paid to me by Generate. The Generate adviser will provide general advice on the Generate KiwiSaver Funds. They can refer you to advisers who can provide you with in-depth advice if required.

I may refer you to other service providers, including Generate Managed Funds. I will receive an ongoing payment of an amount equal to 0.125% of your account balance for referring you to Generate, in the event that you open an account. This fee is paid to me by Generate. The Generate adviser will provide general information on the Generate Managed Funds. They can refer you to advisers who can provide you with in-depth advice if required.

Business Insurance

Evolve Group Limited works with you to determine what risks you and your business will need to protect. We will work with you to determine whether there are any particular risks you have that need to be specified during the application process. Evolve Group Limited services are limited to the following Business Insurance providers:

- AMP Business Insurance (Underwritten by Vero)
- Cactus (via Blanket General)

How I am Paid: In place of an upfront fee, Evolve Group Limited is paid a commission by the recommended insurance provider from the premium they charge you for your cover. Evolve Group Limited will receive a commission of between 0% and 25% for any business insurance policy that you put in place through me. Evolve Group Limited will also receive a renewal commission annually for the same percentage as paid upfront.

Working with other Advisers: From time to time I will refer you to an independent commercial broker to help implement liability products that I am not authorised to recommend. For this referral, at times I get a fee valued between 0% and 25% of the total commission due to the independent broker. I will discuss who these independent brokers are with you if it becomes relevant.

Evolve Group Limited does not receive any volume or sales target-based payments from any of the providers available to me and I will provide you with a quote based on all the covers available to Evolve Group Limited based on the information that you provide. To ensure your needs are prioritised, you will also receive a written advice document that outlines the cover and why it was implemented over other providers available to me.

My Duty to 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 insurer 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 personalised 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.

Evolve Group Limited takes part in a quality control (advice quality) process with The Adviser Platform on an annual basis to ensure that the quality of the quality of the advice is meeting the required standard.

What should you do if something goes wrong?

If you have a problem, concern or complaint about any part of my service, please tell me so that I can try to fix the problem.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited (FSCL). This service is FREE to you and will help us resolve any disagreements.

You can contact FSCL at –

Physical Address	:	Level 4, 101 Lambton Quay, Wellington 6011
Email Address	:	info@fscl.org.nz
Telephone Number	:	0800 347 257
Website	:	www.fscl.org.nz



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