



Evolve Group Limited Record-Keeping Policy

Record Keeping is given as the first Standard Condition that has to be met in order to hold a FAP licence.

To meet my obligations, I store my records in a manner that ensures the integrity of the information and allows for them to be inspected and reviewed within 10 working days of a request by the FMA.

I hold the records for at least 7 years from the date the client relationship ends, or at least 7 years from the date the financial product life ends.

I only use approved advice templates and follow the process outlined in my Advice Policy. All advice documentation is kept on file, as well as notes relating to conversations and meetings held with clients.

I use a Customer Relationship Management system (CRM) and administration support service provided by The Adviser Platform which allows me to upload and timestamp every document that I hold on file for each client. This gives me the ability to make files available to the FMA within the required 10 working days.



The Process

All documentation is completed as outlined in the Evolve Group Limited Advice Policy. The Adviser Platform provides us with admin support that helps with the management of the CRM. All communication with the client or advice documentation is forwarded to the admin team who upload and add any required notes to the CRM on my behalf.

The process for updating and maintaining The Adviser Platform CRM is outlined below:

1. New Client File Creation

Evolve Group Limited	The Adviser Platform
<ul style="list-style-type: none"> • Adds basic client information and meeting details into the CRM under Customers or emails the admin team with the client and meeting details. 	<ul style="list-style-type: none"> • Creates a new client file on the CRM and updates status to 'Lead'. • Once the completed client fact find and advice documentation has been received, the documents are cross-referenced and if there is no existing client, a new file is created and the client details are loaded onto the system. • Where a customer is already loaded on the CRM, the file is checked and updated with the correct: <ul style="list-style-type: none"> ○ Personal information ○ Contact information ○ Existing Insurance details ○ Existing Mortgage details ○ Existing Fire & General insurance details ○ Existing KiwiSaver details

2. When the Fact Find Has Been Completed

Evolve Group Limited	The Adviser Platform
<ul style="list-style-type: none"> • Emails the completed fact find to the admin team. 	<ul style="list-style-type: none"> • Loads the fact find onto the CRM. • Checks the fact find and updates: <ul style="list-style-type: none"> ○ Personal information ○ Contact information ○ Existing Insurance details ○ Existing Mortgage details ○ Existing Fire & General insurance details ○ Existing KiwiSaver details • Client status is updated as one of the following: <ul style="list-style-type: none"> ○ Lead NTU (Not taken up) ○ First Meeting (if application meeting is scheduled)

3. When the Advice Has Been Presented

Evolve Group Limited	The Adviser Platform
<ul style="list-style-type: none"> • Emails the completed advice and agreement documentation to the admin team. 	<ul style="list-style-type: none"> • Loads the completed documentation onto the CRM. • Updates the CRM with services being offered: <ul style="list-style-type: none"> ○ Life & Risk insurance ○ Fire & General insurance ○ KiwiSaver ○ Mortgages • Updates any missing personal information in the CRM as well as the product types included in the recommendation. • Emails the adviser confirming whether any of the following are outstanding: <ul style="list-style-type: none"> ○ Personal Information Authority ○ Disclosure ○ Scope of Service ○ Fact Find / Client Needs ○ Existing policy documentation ○ Statement of Advice ○ Quotes ○ Authority to Proceed

4. When the Application is Submitted

Evolve Group Limited	The Adviser Platform
<ul style="list-style-type: none"> • Submits the application online or emails the application to the provider copying in The Adviser Platform admin team. 	<ul style="list-style-type: none"> • Checks the application and updates the CRM with any applicable information. • Changes the policy status to 'submitted' • Checks the application form: <ul style="list-style-type: none"> ○ Cross-checks disclosures against the Client Needs and notes any missing information ○ Checks that provider requirements have been met (signatures, missing questions, etc.) • Emails the adviser and lets them know if there is anything missing from the application form or if there is anything in the Client Needs that has not been disclosed. • Emails a copy of the application form and Adviser Disclosure Statement to the client. (Emails saved as PDF and loaded to the CRM). • Confirms to the Adviser whether any of the following are outstanding: <ul style="list-style-type: none"> ○ Personal Information Authority ○ Disclosure ○ Scope of Service



	<ul style="list-style-type: none"> ○ Fact Find / Client Needs ○ Existing policy documentation ○ Statement of Advice ○ Quotes ○ Authority to Proceed
--	--

5. Underwriting (Initial to Final)

Evolve Group Limited	The Adviser Platform
<ul style="list-style-type: none"> ● Follows up with client on any outstanding requirements and forwards any written communication to the admin team. 	<ul style="list-style-type: none"> ● Confirms any underwriting requirements based on client disclosure to the adviser. ● Changes the policy status to 'Underwriting'. ● Notes any required GP or medical notes and confirms with the Adviser. When this is needed, status is updated to 'Notes/Tests Required'. ● Follows up with the provider or Konnect on a weekly basis and updates the client file. ● Notes any required medical tests and confirms with the Adviser. ● Emails the client any required test forms. ● Sends a weekly reminder to the Adviser following up on outstanding requirements. ● Follows up with the Provider until results have been received. ● Confirms final terms with the Adviser and uploads Offer of Terms to the CRM. ● Confirms to the Adviser whether any of the following are outstanding: <ul style="list-style-type: none"> ○ Personal Information Authority ○ Disclosure ○ Scope of Service ○ Fact Find / Client Needs ○ Existing policy documentation ○ Statement of Advice ○ Quotes ○ Authority to Proceed

6. Policy Acceptance

Evolve Group Limited	The Adviser Platform
<ul style="list-style-type: none"> ● Emails the client acceptance to the admin team or confirmation that the client is not proceeding with the application. 	<ul style="list-style-type: none"> ● Checks all requirements have been met based on those noted during Terms. ● Sends an acceptance email to the Provider. ● Uploads documentation to the CRM. ● Follows up with the Provider for the Policy Schedule every three days until it is received. ● Once the Policy Schedule is received, checks it against the Terms, Final Quote and Acceptance



EVOLVE

	<p>email for accuracy.</p> <ul style="list-style-type: none">● Refers back to the Provider if it is incorrect● Adds finalised details to the CRM:<ul style="list-style-type: none">○ Updated product details○ Provider○ API● Completes a final file check for any documents that are outstanding:<ul style="list-style-type: none">○ Personal Information Authority○ Disclosure○ Scope of Service○ Fact Find / Client Needs○ Existing policy documentation○ Statement of Advice○ Quotes○ Authority to Proceed● Emails Policy Schedule to the Adviser with confirmation of any documents that are still outstanding.● Uploads the finalised version to the CRM.● Sends a Welcome email to the client 24 hours after the policy schedule is issued.● Changes Product Status to 'Inforce' (Changed to NTU, if client chooses not to proceed at this stage).
--	---

7. Policy Maintenance

Evolve Group Limited	The Adviser Platform
<ul style="list-style-type: none"> • Can contact the client at any time and forward or copy in the admin team for loading onto the CRM 	<p>Policy Anniversary</p> <ul style="list-style-type: none"> • Updates the client file with any Provider correspondence. • Uploads the Annual Statement, updates the API and sends an email to the Client and Adviser each year on the policy anniversary. <p>Missed Payments</p> <ul style="list-style-type: none"> • Emails the client an arrears letter to the Client and Adviser. • Updates the CRM with notes, retention status and the balance owing. <p>Retention</p> <ul style="list-style-type: none"> • Emails any Provider correspondence to the Adviser. • Updates the CRM with notes, retention status and the conserve date (if applicable). • If cancelled, updates the notes, changes the policy status to 'cancelled' and uploads final cancellation letters from Provider. <p>Claims</p> <ul style="list-style-type: none"> • Emails any claims correspondence to the Adviser. • Uploads any documents and updates the Notes and Claim Status. <p>Other Notes</p> <ul style="list-style-type: none"> • Any time action has been taken with a client file or correspondence has been received (Provider, Adviser or Client), notes are updated and documents are loaded onto the CRM. • Any emails containing material information are saved as a PDF and saved on file. • Provider and Client correspondence is forwarded to the Adviser when required.

How Compliance is Monitored

Throughout the advice process and at any action point raised in the system, the admin team will email me requesting any outstanding records.



Record-keeping is also monitored as part of internal and external advice reviews.

Related Documents

- Personal Information Authority & Scope of Service
- Client Needs Analysis
- Statement of Advice
- Application forms
- File notes in CRM
- Client analysis emails saved in Gmail portal
- Written communication with third parties
- Email communication between prospects, clients, insurers and other parties related to the process
- Advice audio recordings (if required)
- Zoom or other online meeting platform recordings

Related Policies

Advice Policy – A copy of the policy is available on request

Complaint Policy – A copy of the policy is available on request

Privacy Policy – A copy of the policy is available on request

Version Control

This policy is reviewed on an annual basis and was last reviewed on February 23rd 2021.