

ABOUT MY SERVICES

Roma Samy

I am a financial adviser and I provide financial advice on behalf of AdviceFirst Limited, which is a Financial Markets Authority licensed financial advice provider.

My registration number is: FSP632249. AdviceFirst's registration number is: FSP23242



Types of financial advice I offer

- KiwiSaver schemes
- Life insurance
- Income protection
- Mortgage protection
- Health insurance
- Trauma cover
- Disability cover



How I choose a product

Your personal information will be used to assess your financial needs and objectives. It will help determine which product and provider options may be suitable for you. If you are unsure about this or have concerns about how your information will be used you can ask me at any time. You can also view our Privacy Statement on our website.



AdviceFirst approved providers

Our Approved Provider List (APL) is reviewed and updated annually. It currently includes these providers:

- AIA
- AMP
- Asteron
- Fidelity Life
- nib
- Southern Cross
- Partners Life
- AMP KiwiSaver Scheme
- OneAnswer KiwiSaver Scheme
- Booster KiwiSaver Scheme
- Generate KiwiSaver Scheme

If I can't find a suitable provider for you through our APL, I will look at other providers. If this happens I will let you know.

CONFLICTS, COMMISSIONS AND OTHER INCENTIVES

My objective is to achieve a good outcome for you based on your identified needs.



How I get paid

I receive a salary from AdviceFirst. I don't directly receive any commission payments and I'm not required or expected to fulfill a quota with any particular provider. I also participate in the AdviceFirst New Business Bonus Scheme where I receive a commission payment from AdviceFirst based on any new business Annual Premium Income (API) that I generate over a threshold. This commission is paid monthly and varies between \$0.45 and \$0.70 of every \$1.00 of API issued. Payment is at AdviceFirst's discretion.

Advice Fees

We don't expect to charge any one-off fees for the advice I provide. If we do, I'll discuss this with you before we charge it and confirm the amount in a statement of advice.



How AdviceFirst gets paid

AdviceFirst receives commission ranging between 0% and 200% of the first year's premiums of your policy - the amount depends on which insurance company and policy you choose. This is paid to AdviceFirst after your first policy premium is paid.

AdviceFirst also receives servicing and renewal commission, ranging between 0% and 30% of the annual premium. This is paid by the provider every year the policy remains in place.

KiwiSaver commission paid to AdviceFirst is determined by factors such as your age, income, and the value of your KiwiSaver fund. Some providers pay an upfront commission ranging between \$50 - \$300. Ongoing commission is paid either monthly or quarterly and ranges between 0.20% - 0.50% of your fund value.



Conflicts of interest

Whilst AdviceFirst may receive more commission for some products than for others, I follow an advice process where your needs are identified and prioritised. I will recommend products to you on the basis of those needs.

I'm trained annually on how to manage conflicts of interest. Our company also maintains and monitors records of any conflicts of interest, including any gifts or incentives our advisers receive that are worth more than \$100.

I follow the Code of Professional Conduct for Financial Advice Services. This code states that advisers must always act with integrity and avoid or appropriately manage conflicts of interest.