

To provide an exceptional experience, security and peace of mind



## Disclosure Statement

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I am a financial adviser and provide advice on behalf of Ogilvie Financial Solutions Limited (FSP718271), who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Ogilvie Financial Solutions Limited and I are registered on the financial service providers registry which can be viewed at [fsp-register.companiesoffice.govt.nz](http://fsp-register.companiesoffice.govt.nz)

### I Work For You

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

I am paid by the providers for the services I provide, however, it is you that I work for. To ensure that 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 of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

Ogilvie Financial Solutions Limited, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

### My Services

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

I provide personalised 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:

AIA, Asteron, Chubb, Fidelity Life, Partners Life, Resolution Life

To ensure that advice remains accessible, Ogilvie Financial Solutions Limited 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, Ogilvie Financial Solutions Limited is paid a commission for any new insurance taken up, of between 50% and 240% of the first year's premium, depending on which insurance company you take out cover with. From year two, Ogilvie Financial Solutions Limited may then receive an annual commission of between 5% and 12% of the premium for the time Ogilvie Financial Solutions Limited remains the servicing adviser on the policy. I will confirm the amount of commission Ogilvie Financial Solutions Limited will receive when I provide my recommendation to you.

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### **KiwiSaver:**

I am able to provide a generalised advice service for KiwiSaver. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish to proceed with, I will show you the relevant funds available to you through the providers I work with:

Generate

Ogilvie Financial Solutions Limited can be paid either an upfront fee of between \$0 to \$300 and/or a commission of between 0% and 0.25% of funds under management. I will confirm how much Ogilvie Financial Solutions Limited will receive when I provide my recommendation.

### **General Insurance: (Home, Contents & Car):**

Ogilvie Financial Solutions 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.

Ogilvie Financial Solutions Limited services are limited to the following General Insurance providers:

AON, Tower

In place of an upfront fee, Ogilvie Financial Solutions Limited is paid a commission by the recommended insurance provider from the premium they charge you for your cover. Ogilvie Financial Solutions Limited will receive a commission of between 5% and 20% for any house, car or contents policy that you put in place through me.

Ogilvie Financial Solutions 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 Ogilvie Financial Solutions Limited based on the information that you provide.

### **We are required to**

- Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice).
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

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## How to raise a concern or complaint about my advice

If you are not satisfied with our financial advice service, you can make a complaint by emailing Ogilvie Financial Solutions Limited at [peter@ogfs.co.nz](mailto:peter@ogfs.co.nz), or by calling 027 447 7275. You can also write to us at 73 Daelyn Drive, Richmond, Nelson 7020.

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint. We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint or you aren't satisfied with the way we propose to resolve the situation, you can contact the Insurance and Financial Services Ombudsman Scheme (IFSO). IFSO are independent and free for clients and an external dispute resolution scheme approved by the Minister of Consumer Affairs. IFSO's service does not cost you anything and they will help resolve the complaint.

- **Scheme:** Insurance & Financial Services Ombudsman
- **Address:** Level 2, 70 The Terrace, Wellington 6011
- **Phone:** 0800 888 202
- **Email:** [info@ifso.nz](mailto:info@ifso.nz)
- **Website:** [www.ifso.nz](http://www.ifso.nz)

