



Eternity Insurance

恒信保險

Disclosure Statement

Name of financial adviser: **Eternity Insurance**
FSP number: **FSP 773955**
Address: **Level 3, 61 Constellation Dr, Rosedale, Auckland**
Telephone number: **021778962**
Email address: **ray.li@eternityinsurances.com**
This disclosure statement was prepared on: **27.07.2022**

It is important that you read this document

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

About Eternity Insurance

Eternity Insurance Limited (FSP 721092) trading as "Eternity Insurance" holds a licence issued by the Financial Market Authority to provide financial advice.

About Financial Adviser

I am a registered financial adviser and authorized by Eternity Insurance Limited who hold a FAP issued by the Financial Market Authority, I specialist, trained and accredited by insurance companies in providing advice to clients in the areas of their personal risk insurance.

Nature of Scope of Engagement

The Eternity Insurance Limited and our registered financial adviser provides advice to clients about their personal risk insurance which list below:

Life insurance

Trauma insurance

Personal & business income protection

Total and Permanent disability insurance

Health insurance

Mortgage repayment insurance

Travel insurance

The Eternity Insurance Limited and our registered financial adviser provides financial advice in relation to above financial advice products. We only provide financial advice about products from certain providers which list below:

AIA

Partners Life

Fidelity Life

NIB

Southern Cross

Cigna

What else we can offer:

We can help you with other services through our referral partners set out below:

Home loan (Upsun Investments Limited trading as Eternity Insurance & Mortgage)

We are unable to offer home loan advice and all your enquiry about home loan will referral to Upsun Investments Limited as your advice provider.

How we operate

To ensure that our financial advisers priorities the client's interests above their own, we follow an internationally recognized professional advice process to ensure our recommendations are made on the basis of the client's goals and circumstances.



Code of Conduct

At Eternity Insurance Limited, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice is not 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)

This is only summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Advice Authority website at <http://www.fma.govt.nz> or call 0800-434-566

Complaints handling and dispute resolution

If you are not satisfied with our financial advice service you can make a complaint by emailing Eternity Insurance Limited, or by calling our contact number list below:

Address: Level 3, 61 Constellation Dr, Rosedale
Telephone: 021 778 962
Email Address: ray.li@eternityinsurances.com

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 do so, you can contact IFSO. IFSO provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact IFSO by emailing, calling or write to them.

Address: PO Box 5967, Wellington 6140
Telephone number: 0800 347 257
Email address: info@fscl.co.nz

Who pay us?

At Eternity Insurance Limited does not charge fees, expense or any other amount for the financial advice provided to our clients. The FAP receive commissions based on the business you place with the providers we work with.

Commission example:

Typically, we are remunerated by way of commissions received directly from insurance product providers.

As we get to know you and what is important, we will provide more specific information in relation to any remuneration we receive as a result of any advice we provide. In line with the spirit of professional disclosure below are some guidelines.

Type	Range
Upfront (upon implementation)	30% ~ 190% first year's premium
Ongoing	5% ~ 30% subsequent year premium

Aggregator group: The Eternity Insurance Limited is registered member of a Newpark Financial Service. Remuneration can flow to the business from product provides via the dealer group, this is based on production of the group as a whole and Eternity Insurance Limited. The business can also receive other service of benefits (related to being a FAP) from the deal group.

We may also receive a referral fee or commission payment if we refer you to our referral partners listed above, we will provide more information about how that referral fee or commission is calculated before proceeding.

Privacy Act

To give our clients the very best advice we need to collect personal information about their financial circumstances. In the digital age that we live in, we take our responsibilities under the Privacy Act 2020 very seriously. Some key points:

- We only collect information relevant to the nature and scope of the advice we are providing
- The accuracy of this information to our advice is critical, this is where we need your help
- Once collected we will protect any client information
- You can request any personal information or ask for it to be amended at any time
- We will only share information where it is necessary to do so in providing the agreed services provided. If this is not part of our normal business we would only consider this with your express consent to do so. However, there are some third parties you may not be aware of that we may need to share your information with such as:

1. Financial Markets Authority (FMA) – the Regulator of financial services in New Zealand
2. External compliance agencies we may engage for quality assurance purposes.

- We have policies and procedures for dealing with any data breaches ASAP.
- Any information no longer needed will be destroyed securely.

You can find out more by visiting our Privacy Policy at our website: www.ernityinsurances.com

Conflicts of Interests

We take any perceived or real conflicts of interest very seriously and have a dedicated policy for dealing with such issues whereby we avoid, disclose and/or manage any conflicts so that our client's interests are placed first and foremost.

For personal risk insurance, Eternity Insurance Limited and the financial adviser receive commissions from the insurance companies on whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to Eternity Insurance Limited and our financial adviser. The amount of the commission is based on the amount of the premium.

All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance adviser.

Declaration

I _____, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the [Financial Advisers Act 2008](#) and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

Date: