

COMMISSIONS, CONFLICTS OF INTEREST AND INCENTIVES

I may receive bonuses depending on the amount and value of financial products I distribute. Product providers pay a commission for any business that is written.

This commission is based on a percentage of the annual **premium** value minus any taxes, levies etc. (e.g GST).

This commission is paid to Wealthpoint Limited who has an agreement with the product provider to distribute their financial products.

Wealthpoint Limited on-pays the commission received to Genesis Advice whilst retaining a portion of the commission. Wealthpoint will retain between 3% and 6% of any commission received. Wealthpoint may also pay Genesis Advice rebates on a periodic basis.

The amount of commission paid and whether there are ongoing commission payments will depend on the specific financial provider and type of financial product.

I may receive subsidised professional development training from financial providers.

Wealthpoint Limited and Genesis Advice may receive payments from product suppliers and financial platform providers for the amount of business I place with them.

Wealthpoint may receive funding from suppliers to market and contribute at periodic conferences.

To ensure Wealthpoint advisers prioritise the client's interests above their own, our advisers follow an advice process that ensures our recommendations are made based on the client's goals and circumstances. I am regulated by the FMA and are subject to a Wealthpoint quality assurance process for compliance purposes.

RELIABILITY HISTORY

Neither my company nor I have ever been publicly disciplined.

Neither my company nor I have ever been convicted nor been the subject of any civil proceedings with respect to Financial Advice.

Neither my company nor I have ever been bankrupt or insolvent.

PRIVACY INFORMATION

This statement relates to the personal information that you provide now and in the future. The personal information collected will be held by the adviser business and Wealthpoint to identify services and products that may be suitable for your needs. Wealthpoint can access this information to assist you to provide financial services to you, to administer and service any products you have, to identify other services or products available that may be suitable to your needs, to provide quality control services and to manage complaints.

I may disclose your personal information to other relevant product providers to enable them to assist me to provide financial services to you. You have the right to ask to see and request correction of any personal information my adviser business and/or Wealthpoint holds about you. My adviser business and Wealthpoint hold information about you securely. If you transfer to another adviser business or I sell my client register, I will transfer the information I hold to the new adviser business or Adviser. Your personal information may be disclosed to regulators when required under law.