

Financial Adviser - Ishpreet Singh (Harman) (FSP772831)

## SCOPE OF SERVICE

Financial Services I can assist with	Yes/No	Limitations on advice (if any)
Life Insurance: Insurance providing a payment upon terminal illness or death of the insured.	Yes/No	
Trauma Insurance/ Serious Illness: Insurance providing a lump sum payment to cover immediate medical expenses and other financial needs when a critical illness or injury occurs.	Yes/No	
Disability Insurance: Insurance that provides a lump sum in the event the insured is prevented from working and unlikely to work again in the future due to disability.	Yes/No	
Injury Cover: It refers to a specific type of benefit or policy designed to provide financial support if you suffer a physical injury due to an accident	Yes/No	
Income Protection: Insurance that provides income in the event the insured is prevented from working and earning an income due to an illness or disability	Yes/No	
Health Insurance: Insurance providing reimbursement for certain types of medical expenses.	Yes/No	

## DISCLOSURE INFORMATION

How will I help you?

I am a financial adviser for DAAT Limited.

I provide financial advice on behalf of Wealthpoint Limited (FSP678011), which holds a Financial Advice Provider Licence.

Unless detailed in this document, my advice and recommendations will be personalised to your specific situation, taking into account your goals, personal situation or your specific needs.

## PROVIDERS, RELEVANT COMMISSIONS AND FEES

Relevant fees and commissions from product or platform providers are paid to Wealthpoint Limited, which has an agreement with the providers to distribute their financial products. Wealthpoint Limited then on-pays the fees and commissions received to DAAT Limited whilst retaining between 3% and 6%.

Date Prepared: 31 March 2026

A member of the **Wealthpoint** network

For services I provide to you based on the scope agreed, commissions may be paid by the product provider which may include an upfront, or ongoing/trail commission of a percentage of the value of your insurance premium, depending on the specific financial provider and type of financial product.

## RISK PROVIDERS

The product providers I may recommend for Personal Risk Insurance are:

AIA, NIB, Partners Life, Asteron, Fidelity Life, Chubb, Southern Cross, Unimed.

Upfront commission paid by the providers ranges from [0.00% - 230%] of the annual premium and trail commission range from [3.00% - 30%] of the annual premium depending on the provider and type of product. Commissions may vary depending on the services, offers and or features of specific products.

If you decide to cancel your policy fully or partially within 2 years from the inception of the policy in place and the provider requests the applicable commission that has been dispersed to me to be repaid, I may charge you a one-off clawback fee based on the time I spent with you at the time providing service to you in connection with the applicable policy, on an hourly rate of \$75 and this fee shall be no more than \$2500

Apart from the fees under the relevant type of providers above (if any), I may also charge you an upfront fee for the service I provide which I will agree with you in advance. Typically, these fees will be from \$500 to \$750, depending on the work to do, or on an hourly rate of \$75 per hour.

## LIMITATIONS ON THE ADVICE I PROVIDE

I don't provide financial advice on investment, Kiwisaver, lending, General insurance, however, we do have specialists within Wealthpoint Network whom I can refer you to.

For the above referrals, I may receive a referral fee of a flat rate or percentage of the commission/fee received by the referred adviser, which will be detailed at the time of the recommendation.

## CONFLICTS OF INTEREST AND INCENTIVES

I am a director and shareholder of DAAT Limited and may receive bonuses or dividends depending on the financial products I distribute. These bonuses are not considered prohibited incentives under relevant regulations

DAAT Limited is a shareholder of Wealthpoint Limited.  
Wealthpoint may also pay DAAT Limited rebates on a periodic basis.

I may receive subsidised professional development training from financial providers.

Wealthpoint Limited and DAAT Limited 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 am subject to Wealthpoint quality assurance processes for compliance purposes.

## 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, product provider 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 auditors. Your personal information may be disclosed to regulators when required under law.

## RELIABILITY HISTORY

A reliability event is something that may materially influence your decision on seeking advice from Wealthpoint Limited or from me. Some examples of reliability events are legal proceedings against me or if I had been bankrupt in the last four years.

Neither Wealthpoint Limited nor I have been subject to a reliability event.