21st July, 2026
Financial Adviser – Harjas Khural (FSP1012555)

DISCLOSURE STATEMENT

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, considering your goals, personal situation or your specific needs.

Financial Services I can assist with:

Life Insurance: Insurance that provides a payment upon terminal illness or death of the insured.

Trauma Insurance/Serious Illness: Insurance that provides a lump sum payment to cover immediate medical expenses and other financial needs when a critical illness or injury occurs.

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.

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.

Health Insurance: Insurance that provides reimbursement for certain types of medical expenses.

Injury Cover: Specified accidental injury cover pays a fixed amount if you have a listed injury from an accident. The payout is set in advance and does not depend on your medical bills.

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 pays the fees and commissions received to DAAT Limited whilst retaining between 3% and 6%.

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 insurance premium, depending on the specific financial provider and type of financial product.

INSURANCE PROVIDERS

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

AIA, Uni med, Chubb, Partners Life, Southern cross, NIB,

Upfront commission paid by the providers ranges from 0.00% - 230% of the annual premium and trail commission ranges from 3.00% - 30.00% 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 disbursed 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.

LIMITATIONS ON THE ADVICE I PROVIDE

I don't provide financial advice on Investment, KiwiSaver, Lending, or 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 contractor to DAAT Limited and receive a portion of a commission or fees paid to Daat Limited which depends on the business I place with the insurance providers.

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, and to personal information about you that may be collected from other people or organisations. The personal information collected about you will be held by the adviser business and Wealthpoint to identify services and products that may be suitable for your needs. My adviser business and Wealthpoint can access this information to assist 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, and to meet legal and regulatory obligations.

My adviser business, Wealthpoint, and relevant product providers may collect personal information about you directly from you and indirectly from other people or organisations, including relevant product providers, lenders, insurers, credit reporting agencies, identity verification and compliance service providers, publicly available registers, and any other person authorised by you or permitted or required by law.

I may disclose your personal information to other relevant product providers to enable them to assist me to provide financial services to you. Personal information may also be collected or used for identity verification, fraud prevention, anti-money laundering and countering financing of terrorism compliance, product underwriting, administration, audit, and complaint management purposes.

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.