

# WELLS EVERETT WYNN LTD

## PLANNING ADVISERS

### **Disclosure Information**

The following information provides you with an important overview of Wells Everett Wynn, our duties to you, fees and how we manage complaints.

### ***Licence Status and Conditions***

*Wells Everett Wynn Ltd, FSP765771*, trading as Wells Everett Wynn Ltd, holds a financial advice providers licence issued by the Financial Markets Authority.

### ***Nature and Scope of Advice***

*Wells Everett Wynn Ltd* provides advice to its clients about their general insurance and Life Insurance needs.

Our financial advisers provide financial advice in relation to commercial and domestic general insurance, such as commercial general insurance, such as commercial property, business interruption, commercial motor, marine, liability, professional indemnity and cyber insurance, as well as house, contents, landlords, motor vehicle and boat insurance.

Our financial advisers provide financial advice in relation to personal life insurance, such as income protection insurance, serious illness or trauma insurance, health insurance, disability and life insurance.

When providing our advice, we access a wide range of general and life insurance products from various general and life insurance providers in both the local and overseas market.

### ***Fees, expenses, or other amounts payable***

*Wells Everett Wynn Ltd* may charge you a fee, and charges, for providing financial advice, and for arranging, altering or cancelling your general or life insurance program. For general insurance placements, Insurance Advisernet New Zealand may also charge an administration fee for processing insurance premiums. If a fee will be charged, you will be advised at the time the financial advice is provided. For life insurance contracts, the insurer concerned may also charge an administration fee for processing insurance premiums.

In some circumstances we may recommend another service provider to assist us in providing appropriate financial advice. These providers can include property valuers, property surveyors and motor vehicle valuations. These providers will charge a fee for the work they do. We will advise you of any related fees and charges prior to having them commence any work on your behalf.

### ***Conflicts of interest and commissions or other incentives***

*Wells Everett Wynn Ltd* has spent many years forging relationships with local and international insurance providers. The benefits of these relationships are seen every day by giving our clients outstanding choice, competitive pricing and coverage options and policy support services.

*Wells Everett Wynn Ltd* are paid a commission from the general and/or life insurance product provider, when arranging insurance with them on your behalf. The amount of commission received varies as it is calculated as a percentage of the insurance premium charged.

*Wells Everett Wynn Ltd* and its Financial Advisers may also receive indirect benefits such as business lunches, tickets to sporting and/or cultural events, corporate promotional merchandise and other unquantifiable minor benefits.

We recognise that the above commissions and incentives may create conflicts of interests for *Wells Everett Wynn Ltd* and your financial adviser. To manage these conflicts, our financial advisers follow an advice process that ensures our recommendations are made on the basis of your financial goals and circumstances. All our financial advisers undergo training about how to manage conflicts of interest. We undertake compliance audits of our financial advisers, and annually audit our conflict of interest compliance framework.

We may, however, choose to rebate all or some commissions and charge you a fee based on the nature of the service we provide.

### ***Complaints & Disputes Process***

If you are not fully satisfied with the services provided by *Wells Everett Wynn Ltd*, please contact your financial adviser or *Wells Everett Wynn Ltd* directly.

*Wells Everett Wynn Ltd*'s complaints officer will formally acknowledge your complaint in writing and will endeavour to resolve your complaint fairly and in a timely manner. Please click [here](#) for more details on *Wells Everett Wynn Ltd*'s complaints handling process.

### ***Duties***

We believe in delivering the most appropriate advice, built upon our four core business pillars, Trust, Advice, Choice and Value.

We are bound by duties under the Financial Markets Conduct Act 2013 (Act),

We are required to:

- Meet certain standards of competence, knowledge and skill, as set by the Code of Professional Conduct for Financial Advice Services (Code of Conduct). These have been designed to ensure that we have the relevant expertise to provide you with advice.
- Take reasonable steps to ensure that you understand the nature and scope of the advice we give you and let you know if there are any limitations on the advice we provide. This will help you ensure that the advice provided meets your goals and objectives.
- Give priority to your interests, by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise a prudent level of care, diligence and skill.
- Meet certain standards of ethical behaviour, conduct and client care as required by the Code of Conduct. These are designed to ensure that we treat you as we should and give you suitable advice.
- Not offer or recommend a financial product that contravenes the Act or related regulations. This gives you peace of mind that the products we recommend are compliant with relevant laws.

- Make certain disclosure information available to you, at certain times, for example when advice is provided. We must not provide false, misleading or incomplete information. You can access the Code of Professional Conduct for Financial Advice Services [here](#).

### **Contact Details**

*Wells Everett Wynn Ltd, FSP765771* holds a financial advice provider licence issued by the Financial Markets Authority.

You can contact us at:

Phone: +64 04 499 3506

Email: [info@wew.co.nz](mailto:info@wew.co.nz)

Address: 88 The Terrace, PO Box 10930, The Terrace, Wellington 6143