

Disclosure Information

15/03/2021

About Me

My name:	Deepesh Chaudhary
My FSP number:	FSP327486
My Contact details:	Address: 5 Rashni Road, Flat Bush
	Phone: 021 237 8476
	Email: adviser@aucklandfinancialsolutions.co.nz

I am a financial adviser and provide advice on behalf of Auckland Financial Solutions Ltd. FSP 773279, who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both Auckland Financial Solutions Ltd. and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz

Relevant history / Qualifications

I have been in the industry for 09 years. I have a Masters in Business Administration degree NZQA Level 9 & Diploma in Prof. Accounting from MIT Level 6 , Mortgage Lending Strand - Strategi.

My Services

Personal Risk (Life, Income, Disability & Health Insurances)

I provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

My recommendation is limited to the products offered by the following companies:

- AIA
- Fidelity Life
- Asteron Life
- Accuro
- Partners Life
- NIB

To ensure that advice remains accessible, Auckland Financial Solutions Ltd does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed.

In place of an upfront fee, Auckland Financial Solutions Ltd is paid a commission by the recommended insurance provider from the premium they charge you for your cover. This commission will range from 120% to 200% of the first year's premium, depending on which insurance company you take out cover with. I will then receive a servicing commission of 5-10% of the annual premium for the life of the policy. I will confirm the amount of commission Auckland Financial Solutions Ltd will receive when I provide my recommendation to you.

Home & Business Lending

I work with the banks and lenders to recommend the lending products and solutions that I think best fit your circumstances and requirements from the following providers:

- Avanti Finance
- Heartland Bank
- Sovereign Home Loans
- Prospa
- General Finance

In place of an upfront fee, Auckland Financial Solutions Ltd is paid a commission by the recommended lending provider. This commission will range from .60% to .85% of the total lending, depending on which provider you choose to take a loan with. I will confirm the amount of commission Auckland Financial Solutions Ltd will receive when I provide my recommendation to you.

General Insurance

While I don't provide general insurance as part of my product offering, I am able to refer you to Blanket Insurance and Tower Insurance who have access to some of the most comprehensive policies on the market. If you take out a policy with Blanket on the back of my referral, I will receive a referral commission that will range from 3.75 % to 10 % of each premium, depending on which insurance products you take out cover with, after taxes and levies.

To ensure your needs are prioritised, you will also receive a written advice document that outlines the cover and why it was implemented over other providers available to me.

KiwiSaver

I am able to provide a generalised advice service for KiwiSaver and WealthBuilder products. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish proceed with, I will show you the relevant funds available to you through the providers I work with:

- Generate only

Auckland Financial Solutions Ltd can be paid either an upfront fee \$ 40 and \$ 200 and/or commission of between .20% and .25% of funds under management. I will confirm how much Auckland Financial Solutions Ltd will receive when I provide my recommendation.

I Work For You

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

Although I am paid by the providers for the services I provide, it is you that I work for. To ensure I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

We take part in a quality assurance programme to review our advice process on an annual basis to ensure it is based on the needs of our clients.

If you are unhappy with any aspect of my service, please tell me so that we can manage it through my internal complaint process.

If we are unable to address your concerns, you can contact my disputes resolution scheme, at no cost to you:

Scheme: Financial Services Complaints Limited
Address: Level 4, 101 Lambton Quay, Wellington 6011
Telephone number: 0800 347 257
Email address: complaints@fscl.org.nz