

## Secondary Disclosure Statement

(Authorised Financial Adviser)

Name: **Stephen Robert Oliver**

Registration No: **70161**

Company Name: **Steve Oliver Financial Services Limited**

Trading Name: **Steve Oliver Financial Services**

Physical Address: **135 Spey Street, Invercargill 9810**

Postal Address: **Box 1331, Invercargill 9840**

Telephone number: **03 214 6927**

Mobile number: **021 22 44 134**

Email address: **steve@sofs.co.nz**

This statement was prepared \_\_\_\_\_ for \_\_\_\_\_

### Services & Products I Provide

I provide the following types of financial adviser services

- Financial advice

I provide financial adviser services in the following subject matters

- Insurance Advice

### Insurance products

- Life cover
- Accidental death cover
- Disability income protection
- Trauma
- Living insurance
- Business overheads cover
- Mortgage protection insurance
- Key person protection insurance
- Medical insurance

### Product Providers

- American International Assurance Company (Bermuda) Limited (AIA New Zealand)
- AMP Life Limited
- Asteron Life Limited
- Fidelity Life Assurance Company Limited
- Greenwich Life
- OnePath Life (NZ) Limited
- Partners Life Ltd
- Southern Cross
- Sovereign Assurance Limited
- Nib Health Limited

My contractual relationships with these companies do NOT require me to place an agreed percentage of the business I do with any of them. Further, I do not have any agreements that require me to place any particular level of business with any company.

### Fees

We don't charge fees for our Insurance Advice Services

### Remuneration

I am the owner and director of Steve Oliver Financial Services Limited. I am an employee of the company which trades under the name of Steve Oliver Financial Services and take personal drawings from that business. My company receives all commissions that are generated by me. Any remuneration my company receives is in line with the adviser agreement it holds with the particular company.

My company receive commissions for placement of business with companies for clients. This commission is usually in the form of an initial commission determined by the premium being paid, a bonus commission depending on the total volume of business done with that supplier in the course of a financial year, and renewal commission payable annually for every year the policy is in force. The rates of commission vary from company to company and product to product.

Details of the Commission Payable for the advice provided:

Product	Provider	Initial Commission	Bonus Commission	Renewal Commission
		%	%	%
		%	%	%
		%	%	%

**Non-monetary benefits (soft dollar disclosure)**

From time to time, Steve Oliver Financial Services Ltd may receive certain non-monetary benefits from product providers. This could include gratuities such as a bottle of wine at Christmas time, a free calendar, pen or book, the occasional luncheon, drinks after a briefing session, invitations to sporting events, subsidised professional development, discounted training courses or office supplies, etc.

**Other interests and relationships**

Steve Oliver Financial Services Ltd does not have any contractual requirements, quotas or agreements obliging me to recommend certain product providers' products or services.

Steve Oliver Financial Services Ltd is a member of Plus 4 Insurance Solutions and as a result I may be eligible for bonus payments from certain insurance product providers. Under this arrangement Plus 4 Financial Services Ltd is under no obligation to meet any product quotas or to recommend a particular product provider.

**Declaration**

I, **Stephen Robert Oliver**, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed: \_\_\_\_\_

