Company Disclosure Statement

Prepared by James Thompson FSP771896 and Kelvin McDowell FSP1000843 | Solve Advisers Limited

Licensing Information and Contact Details

Solve Advisers Limited (FSP1008280), trading as SOLVE Insurance Advisers, is a Financial Advice Provider holding a Class 2 licence issued by the Financial Markets Authority (FMA) to provide regulated financial advice to retail clients.

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About Us

SOLVE Insurance Advisers provides a financial advice service specialising in personal risk and health insurance.

We know that financial matters can feel overwhelming — the subject is vast, and keeping across all of it is unrealistic when you have the rest of your life to get on with. That's where we come in. Our role is to take that weight off your shoulders: to understand your world, make sense of your options, and put the right protection in place so you can get on with living.

A key part of what we do is working through a Needs Analysis with you. It's not just a form — it's a conversation that helps us build a real picture of where you are, what matters to you, and how to structure things so your situation is well looked after.

We're happy to start a conversation with no obligation. In our experience, the relationship finds its own level — and doing the right thing by people tends to come back to us one way or another.

Our Services and Scope of Advice

While our core focus is personal risk and health insurance, there are several ways we can help. We tend to add the most value by giving people clarity — cutting through the noise so you know exactly what you have, what you need, and why.

Key areas of expertise:

- Personal insurance planning and implementation
- Business insurance planning and implementation
- Product-specific advice

We only provide financial advice on products from the following companies:

- Personal insurances: AIA, Chubb Life, Asteron Life, Fidelity Life, Resolution Life, and Partners Life
- Medical insurances: Accuro, AIA, nib, Southern Cross, and Partners Life

Our Six-Step Advice Process

1	**Establish the Relationship**	We agree on the scope of our engagement and what will be included in any advice.
2	**Gather Information**	We complete a Needs Analysis together to understand your situation, goals, and priorities.
3	**Analyse Your Position**	We develop strategies to meet your needs and financial objectives.
4	**Present Recommendations**	We provide a Statement of Advice outlining our recommended strategy and how it helps you achieve your goals.
5	**Implementation**	We make applications to the recommended provider and manage the process to ensure the best outcome for you.
6	**Review & Monitor**	We encourage regular reviews to ensure our advice remains relevant. We also support you through claims when needed.

Our Duties to You

SOLVE Insurance Advisers has duties under the Financial Markets Conduct Act 2013. These require us to:

- Give priority to your interests by taking all reasonable steps to ensure our advice is not materially influenced by our own interests.
- Exercise care, diligence, and skill in providing advice.
- Meet the standards of competence, knowledge, and skill set by the Code of Professional Conduct for Financial Advice Services.
- Meet the standards of ethical behaviour, conduct, and client care set by the Code of Professional Conduct for Financial Advice Services.
- Meet the requirements of the Privacy Act 2020.

More information is available at fma.govt.nz or by contacting us directly.

Prescribed Events

Neither Solve Advisers Limited nor any of its financial advisers has been subject to a prescribed event, including bankruptcy, criminal conviction, or disciplinary action by a financial regulatory body.

Complaints and Dispute Resolution

If you have a complaint about our service or advice, please contact us in the first instance:
Email: admin@solveinsurance.co.nz | Phone: 027 344 4907.

We aim to resolve all complaints within 10 working days.

If we are unable to resolve your complaint to your satisfaction, you may refer it free of charge to the Financial Dispute Resolution Service (FDRS):

Email: enquiries@fdrs.org.nz | Phone: 0508 337 337 | Freepost 231075, PO Box 2272, Wellington 6140

Your Personal Information

Any information we gather about you is collected and stored in accordance with the Privacy Act 2020. It is accessible by SOLVE Insurance Advisers staff and may be made available to the FMA on request.

Your information will not be shared with any third party without your prior consent.

Engaging with Us

Because we work across several areas, it's important that we're clear about what we've been engaged to do. An engagement is usually confirmed at the end of a meeting, once we've established what makes sense to do next and you've authorised us to act.

There is no charge for the initial engagement. Our fees, where they arise, are described in the Fees and Commission section below.

Doing Your Part

Our advice is only as good as the information it's based on. Every time we work with you, we'll ask questions about your situation — and it's important to be as complete and accurate as possible. If something in our advice doesn't seem right, please tell us promptly so we can make any necessary adjustments.

Our advice is always based on a picture of your situation at a point in time. If anything material changes — a new job, a new baby, a move, a change in health — please let us know. We can't be held accountable for advice that's based on information that is incomplete or has since changed.

Please also keep us updated with your contact details. It's the simplest thing, and it makes a real difference to how well we can serve you.

Fees and Commission

There is no up-front fee to use our services.

- We normally receive initial and ongoing commission for any insurance business we place on your behalf.
- When an insurance policy is established, the insurer pays an initial commission. After the policy has been in force for more than 12 months, ongoing commission is paid — this is why we do not charge a separate planning or service fee for insurance advice.
- All commission structures are disclosed in each adviser's initial disclosure document and disclosed again once the specifics of the advice are known.

Insurers pay initial commissions on the expectation that a client relationship will last at least two years. If a policy is cancelled or replaced within the first 24 months, the insurer may claw back a portion of the initial commission. In those circumstances, we reserve the right to charge a reasonable fee as follows:

- Within 0–12 months: up to 100% of the commission clawed back
- Within 13–24 months: up to 50% of the commission clawed back
- No fee will be charged after 24 months

We may reduce or waive any cancellation fee at our discretion, for example where cancellation results from changes in personal circumstances or factors outside your control.

Other Interests and Relationships

We are free to recommend any provider we consider appropriate for a client. In practice, we tend to work with a smaller group of preferred insurers — those we've found to provide the best combination of product quality, claims performance, and value. We are not locked into any commercial arrangement that would present a conflict of interest likely to materially influence the advice we give.

We do not hold a trust account, do not handle client funds, and cannot access client monies for any reason. All premiums are paid directly to the insurer. We do not accept cash for any purpose.

Conflicts of Interest and Incentives

Solve Advisers Limited receives commissions from the insurance providers on whose products we give advice. If you take out insurance, the provider will pay a commission to us.

From time to time, providers may offer minor hospitality or token gifts (such as a meal at conference time). These are minor in nature and do not influence our advice.

To ensure our advisers prioritise your interests above their own, we follow an advice process that grounds all recommendations in your goals and circumstances. All advisers undergo annual training on managing conflicts of interest, and we maintain registers of conflicts, gifts, and incentives. We also conduct an annual review of our compliance programme.

Termination of Engagement

You may terminate our engagement in writing at any time. We may also stop working with you if we have a conflict of interest or another good reason prevents us from completing your instructions.

The terms of this engagement survive termination. You agree to pay for any work completed and expenses incurred up to the date of termination.

Termination will also occur if you cancel all insurance policies or the transaction that formed the basis of our engagement is completed.