Life is short,and it is here to be lived.

Yes Life Limited Disclosure Information

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About Yes Life Limited

Yes Life Limited (FSP1007459) and Barjinder Jit Singh (FSP625689) is a Financial Advice Provider that holds a license issued by the Financial Markets Authority (FMA) to provide financial advice services.

You can find Yes Life Limited listed on the Financial Service Providers Register at fsp- register.companiesoffice.govt.nz.

The conditions of the Yes Life Limited license allow me to provide the following financial advice services:

Personal Life, Risk, Medical Insurance, Mortgages, KiwiSaver and other Investment Products

Personal Risk Insurances,Mortgages,KiwiSaver and other Investment Products

Yes Life Limited provides personalized advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

I follow a documented advice process that uses your personal situation to work out what's important to you, what products you need and how much cover you should have in place. I then recommend the provider that offers the cover most suited to your stated preferences

Providers Yes Life Limited works with

Personal risk Insurances: AIA, Chubb, Fidelity Life and NIB

KiwiSaver: Kernel Wealth, Booster, NZ funds and Generate

Investment Products: Generate, Smart shares

Mortgages: To be Confirmed

This means that Yes Life Limited will only consider the providers listed above when recommending a product to meet your personal risk insurance needs and other providers for investment products.

How I am paid

Yes Life Limited does not charge any upfront fees for my risk advice services for insurance products, and KiwiSaver and some KiwiSaver providers may also include a built-in adviser fee charged to the KiwiSaver member. To ensure advice remains accessible, I am paid commission by the provider of any product you put in place on the back of my recommendation.

Yes Life Limited, however, does charge a flat fee of $ 2200 flat fee excluding GST for an investment plan and $ 440 flat

fee excluding GST for 3 monthly reviews or $ 220 for 6 monthly reviews.

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When you choose to implement our advice, the providers will pay us a commission. However, providers have the right to seek repayment of (all or part of) our commission if you cancel your product within 2 years.

That's why we maintain the right to charge you for the financial advice if you opt not to proceed with any products after advice is provided (i.e. quote or statement of advice provided) or decide to cancel your insurance policy within the first two years of taking it. However, this fee may be waived on our discretion.

Whether a fee will be charged and the manner in which it will be charged will be advised when the advice is provided to the client. The maximum fee for this, amounting to 2500 + GST, is intended as fair compensation for the time spent developing the quote, lending plan/assessment and handling other tasks for your benefit, such as applying for products and following up with providers. This fee will be payable by the client by the 20th of the month after the quote/advice is provided or policy is canceled whichever is applicable.

How we are Remunerated

Yes Life and our financial advisers receive commissions from the providers on whose products we give financial advice (insurers). If you decide to take out, the provider will pay a commission to Yes Life Ltd and to your financial adviser. The amount of commissions is based on the amount of insurance premium or type of KiwiSaver product chosen by the client.

We receive commissions from the relevant providers if you choose to take up our advice to put into place a new insurance policy.

Commission breakdown

Product	Service fees	Commission Upfront	Commission Renewal
Personal Risk Insurances	$2,500 + GST (can be waived if the policy issued can be kept for 2 years)	Up to 230% of the annualized insurance premium depending on the insurer	Up to 10% per annum trail of the annualized insurance premium depending on the insurer
KiwiSaver	N/A	$150 to $ 300 flat commission depending on the KiwiSaver provider	0.25% to 0.40% trail per annum depending on the KiwiSaver provider
Mortgages	N/A	0.55% Up to 0.90% upfront commission of the approved loan amount depending on the lender	Up to 0.15% trail per annum depending on the lender

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How I manage conflicts of interest and put your interests first

The services Yes Life Limited offer are provided free of charge to my clients. This is because Yes Life Limited is paid by the providers when one of their products is taken up on the back of my recommendation.

Although Yes Life Limited is paid by the providers, I always put your interests first:

- I follow process that puts my client's needs at the heart of the advice process I identify and disclose the maximum level of commission I may get on the back of my recommendation If my recommendation involves replacing cover, I will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. I will also let you know if there is anything your existing provider covers that the recommended provider will not.
- All my recommendations are provided in writing with an explanation as to how they are based on your individual needs
- Yes Life Limited completes internal and external reviews of my advice process to ensure I follow a thorough review process that puts client interest first.

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Duties

Under the Financial Markets Conduct Act 2013, it is the duty of Yes Life Limited to ensure :

I meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure I have the expertise necessary to provide you with advice; and give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by my own interests or the interests of any other person connected with the giving of advice; and exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as I should and to provide you with suitable advice.

What if something goes wrong

I value the ability of my clients to provide feedback about the service they have received as well as the opportunity to put it right when they are unhappy with any aspect of my service.

If you would like to raise concerns about the service you have received, I have an internal complaint process that I will follow when I receive your formal complaint.

My internal process involves:

- Requesting your complaint in writing
- Acknowledging the receipt of your complaint within 2 working days of receiving it.
- Investigating your concerns by speaking with all the involved parties and reviewing all the documentation
- I hold on file. Providing a formal written response within 28 days of acknowledging your concerns.

If you would like to make a complaint, please email: banny@yeslife.co.nz

If you are unsatisfied with the outcome of my internal complaints process, you are able to escalate it to my dispute resolution scheme:

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

They are an independent dispute resolution service provider that helps resolve complaints about financial service providers, free of charge.

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