

# Secondary Disclosure Statement

## - Remuneration



### Contact Details

Name and registration number of Authorised Financial Adviser: **Sally Ross – FSP14302**

Address: **25 Cooks Street, Wanganui**

Trading name: **Sage Mortgages Limited**

Telephone number: **06 213 0633 or 021 210 6650**

Fax number: **06 347 8577**

Email address: **sally.ross@mikepero.co.nz**

This disclosure statement was prepared on:

### Relevant Remuneration

I and my employer will or may receive the following types of remuneration for providing financial adviser services.

### Commission on Insurance Products

Type of Insurance Product	Product Provider	Initial Commission Rate (%)	Renewal Commission Rate (%)	Production Bonus Commission (%)

### Initial Commission

This is the commission payable to me and my employer by the product provider when a client initially effects an insurance policy (or increases the amount of insurance cover) with that product provider. The commission paid is a percentage (as specified in the table) of the annual premium paid by the client.

### Renewal Commission

This is the commission payable to me and my employer by the product provider when a client renews an insurance policy with that product provider each year. The commission paid is a percentage (as specified in the table) of the annual premium paid by the client.

### Production Bonus Commission

This is a bonus paid to me and my employer by the product provider based on the total Initial Commission paid to me and my employer by that product provider. The commission is paid as a percentage (as described in the table) of the annual premium paid by the client.

### Commission on KiwiSaver and Superannuation Plans

Name of product	
Source of remuneration	<i>[name of Product Provider]</i>

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Amount or rate paid to me/my employer	Payment of \$[x] per plan. <i>[or]</i> An ongoing commission of [x] % of the contributions paid into the scheme each <i>[month/quarter]</i> . <i>[and/or]</i> An ongoing commission of [x]% of the account balance of each member held at the end of each <i>[month/quarter]</i> .
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### Commission on Investment Products

Type of Investment Product	Product Provider	Initial Commission Rate (%)	Ongoing Commission Rate (%)

### Initial Commission

This is the commission payable to me and my employer/principal as a percentage (as specified in the table) of the each amount invested by the client.

### Ongoing Commission

This is the ongoing commission payable to me and my employer as a percentage (as specified in the table) of the account balance of the client's investment at the end of each *[month/quarter]*.

### Commission on Lending Products

Type of Investment Product	Product Provider	Initial Commission Rate (%)	Ongoing Commission Rate (%)

### Declaration

I, Sally Ross, 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: