About my services

Tristan Armitage

I am a Shareholder and Director of Umbrella Group and a Financial Adviser on behalf of Wealthpoint.

Wealthpoint is a Financial Markets Authority licensed Financial Advice Provider.

Wealthpoint's registration number is (FSP678011)

My registration number is (FSP175324)

Types of financial advice I offer

- Life insurance
- Income protection
- Health insurance
- Trauma cover
- Legacy products such as whole life policies
- Kiwisaver
- Investments
- General insurance
- Rural insurance
- Business insurance

How I choose a product

Your personal information will be used to assess your financial needs and objectives. It will help determine which products I recommend. If you are unsure about this or have concerns about how your information will be used, you can ask me anytime. You can also view our privacy statement at www.wealthpoint.co.nz/privacy.policy

Umbrella Group approved

Our Approved Provider List (APL) is reviewed regularly by Wealthpoint. It currently includes these providers:

- AIA
- AMP Insurance
- Asterton
- Fidelity Life
- Southern Cross
- AMP General
- Vero
- Ando

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Wealthpoint

Conflicts, commissions, complaints

Full details can be found at
www.wealthpoint.co.nz/wealthpoint-disclosure/

How I get paid

I receive commission payments for all new and existing business via Wealthpoint

Advice Fees

We don't expect to charge any one-off fees for the advice we provide. If we do, I'll discuss this with you before we charge it and confirm the amount in a statement of advice.

How Wealthpoint gets paid

Wealthpoint receives a commission ranging between 0% and 200% of the first year's premiums of your policy, depending on which provider and policy I recommend. This is paid to Wealthpoint after the first policy premium. Wealthpoint can also receive a servicing and renewal commission which ranges between 0% and 30% of the annual premium. This is paid by the provider every year that the policy remains in place. The commission is then paid to Umbrella Group.

Conflicts of interest

Whilst Wealthpoint may receive more commission for some products than for others, I follow an advice process where your needs are identified and prioritised. I will recommend products to you on the basis of those needs.

I am trained annually on how to manage conflict of interest.

I follow the Code of Professional Conduct for Financial Advice Services. This code states that advisors must always act with integrity and avoid or appropriately manage conflicts of interest.

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