ADVISER ONBOARDING: REQUIREMENTS



Do you want to own your client portfolio?

Yes
You will be known as a **Principal**

No, this will be owned by my Principal You will be known as a **Representative**

Will you be paid commission directly from AIA?

Yes, 100%

✓ You will be known as a **paid** adviser

Yes, I will receive a split of the commission on products I distribute

You will be known as a **split commission** adviser.

You will be known as an **unpaid** adviser.

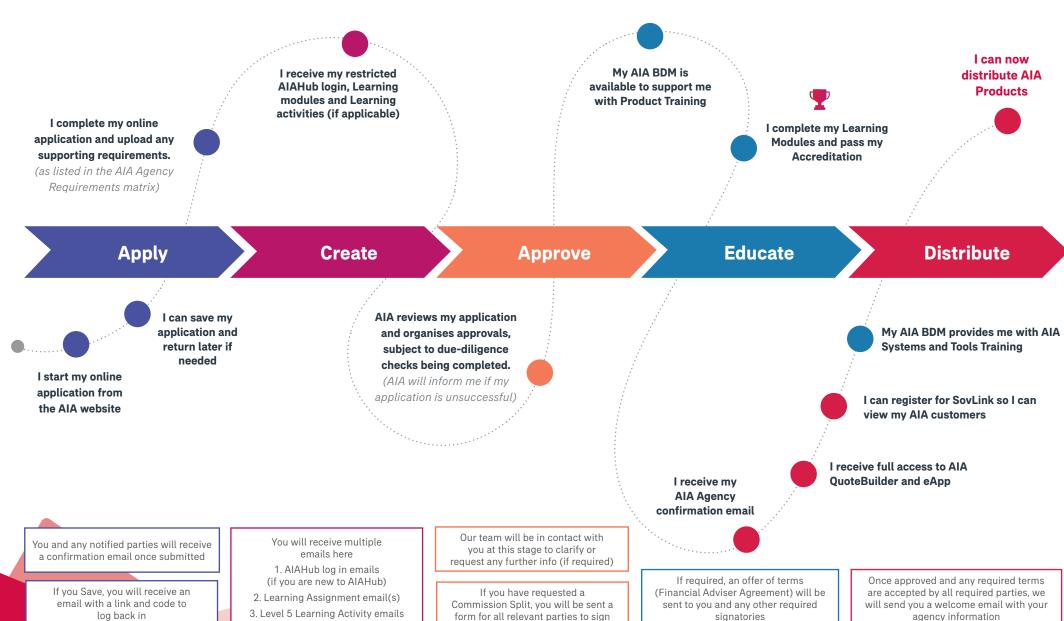
Which products will you be distributing? Risk Home Loans If both, you need to meet the requirements of both the Risk and Home Loans columns below.

	Requirements matrix	Principal Paid Risk	Principal Paid Home Loans	Principal Split Commission Risk	Representative Paid Risk	Representative Split Commission Risk	Representative Unpaid Risk	Representative Unpaid Home Loans
	Online Agency Application	~	~	~	✓	✓	~	~
	ID	✓	✓	✓	✓	✓	~	✓
ONLINE APPLICATION	Professional Indemnity (Minimum \$1 million per principal, plus \$500,000 for each representative thereafter, to a maximum of \$5 million)	~	✓	~	✓	✓	~	✓
	Evidence of bank account	✓	✓	✓	~	~		
ONCIL	Inland Revenue notification of tax rate for contractors (IR330c if required for withholding tax purposes)	~	~	~	✓	~		
	Business plan		✓					✓
	Mentor relationship (If distributing home loans and have less than 12 month experience in the home loans industry)		✓					✓
z	Accreditation	~	~	✓	✓	✓	✓	~
SUBMISSION	Proof of New Zealand Financial Services Certificate Level 5 and relevant strands (i.e. Residential Lending, Life, Disability and Health)	✓	✓	~	✓	~	~	✓
AFIEK	Commission Split form			✓		~		
A	Financial Adviser Agreement	✓	✓	✓	✓	~		

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ADVISER ONBOARDING: JOURNEY





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