

IMPORTANT INFORMATION ABOUT US – DISCLOSURE STATEMENT

Important FMA licencing information:

Getting The Balance Right Ltd (FSP 689291), trading as Balance Advisors, is a Financial Advice Prover regulated by the Financial Markets Authority. Getting The Balance Right Ltd t/a Balance Advisors is authorised under the licence of NZ Financial Services Group Limited (FSP286965) to provide financial advice.

My contact details:

Name of financial adviser:	Lee Anne Reo
Registration Number:	FSP684051
Address:	11B James Street, Whangarei
Trading name:	Balance Advisors
Telephone number:	09 394 2952 and 022 393 7887
Email address:	lee@balanceadvisors.co.nz

Nature and scope of the advice:

We provide regulated financial services in relation to these financial advice products:

For Business & Personal Risk Insurance

- Life & Terminal Illness
- Total & Permanent Disability
- Trauma (Critical Illness)
- Disability Income Protection
- Health / Private Medical

We can source products from the following companies:

For Business & Personal Risk Insurances

- AIA
- Asteron
- Cigna
- Fidelity Life
- Partners Life

For Health / Private Medical Insurance

- Accuro (health insurance only)
- AIA
- NIB (health insurance only)
- Partners Life
- Southern Cross (health insurance only)

We do not provide advice on existing whole of life or endowment products, unit linked insurance, and insurance bonds, so you will need to consult a specialist if you would like advice on those products.

Fees or expenses:

Getting Balance Right Ltd and our financial advisors do not charge fees, expenses or any other amount for any financial advice provided to its clients.

Conflicts of interest and incentives:

Getting Balance Right Ltd and our financial advisors receive commissions from the insurance providers if you decide to proceed with any of our recommendations and take out a policy. The amount of commission is based on the amount of the insurance premiums.

From time to time, insurance companies may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

Our financial advice process is based on achieving your goals and objectives, any recommendations are based on your best interests. Our financial advisors undertake training regarding managing conflicts of interest in conjunction with an annual compliance audit.

Complaints handling and dispute resolution:

If you are not satisfied with our service or financial advice, please tell us as soon as possible so that we can try and resolve this for you to the best of our ability. It is our intention to provide the best possible service and advice we can for our clients, and we will do our best to try and resolve any complaint received as quickly and effectively as possible.

You can make a complaint by emailing support@balanceadvisors.co.nz or by calling: 09 394 2952. You can also write to us at PO Box 834, Whangarei 0140.

When we receive a complaint, we will consider if following our internal complaints process:

We consider your complaint and let you know how we intend to resolve it. We may need to contact you for further information about your complaint.

We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.

We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on resolving your complaint, or you aren't satisfied with how we propose to do so, you can contact Financial Service Complaints Limited (FSCL).

FSCL provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we haven't been able to resolve your complaint to your satisfaction.

You can contact:	Financial Service Complaints Limited
Address:	PO Box 5967, Lambton Quay, Wellington 6145
Telephone number:	0800 347 257
Email:	complaints@fscl.org.nz

Our duties and obligations to you:

We have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice. I am required to:

- Give priority to your interests (take all reasonable steps to ensure our advice isn't materially influenced by our own interests)
- Exercise care, diligence and skill
- Meet standards of competence, knowledge, and skill set by the Code of Professional Conduct for Financial Advice Services (designed to make sure that we have the expertise in order to provide you with advice)
- Meet standards of ethical behaviour, conduct, and client care set by the Code of Professional Conduct for Financial Advice Services (designed to make sure we treat you as we should and provide you with suitable advice)

This is only a summary of the duties that I have. More information is available by visiting the Financial Markets Authority website at: <https://www.fma.govt.nz/compliance/role/authorised-body-under-a-financial-advice-provider-licence/#ABFAPduties>

Contact details:

Getting The Balance Right Ltd (FSP689291), t/a BALANCE ADVISORS is the Financial Advice Provider.

You can contact us at:

Phone:	Balance Advisors 0800 120 449
Email:	support@balanceadvisors.co.nz
Address:	PO Box 834 Whangarei 0140