

## FINANCIAL ADVISOR - DISCLOSURE INFORMATION

27 March 2024

### ABOUT ME

Name of financial advisor: Lee Anne Reo  
Registration Number: FSP684051  
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I am a financial advisor and provide advice on behalf of Getting The Balance Right Ltd (GTBRL) t/a Balance Advisors FSP689291, who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both GTBRL and I are registered on the financial service providers registry which can be viewed at [fsp-register.companiesoffice.govt.nz](http://fsp-register.companiesoffice.govt.nz)

### RELEVANT HISTORY / QUALIFICATIONS

I have been in the financial services industry since 2011. I have completed the NZ Certificate in Financial Services Level 5.

### MY SERVICES

**Personal & Business Risk** (Life, TPD, Trauma, Disability (mortgage & income protection) & Health Insurances.

I provide personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

My recommendation is limited to the products offered by the following companies:

#### For Life & Business Risk Insurances

- AIA
- Asteron
- Chubb
- Fidelity Life
- Partners Life

#### For Health / Private Medical Insurance

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

To ensure that advice remains accessible, GTBRL does not charge an upfront fee for providing personal risk insurance advice or for implementing advice if you decide to proceed. In place of an upfront fee, GTBRL receives an initial commission, a percentage (40-240%) of the value of your insurance premiums, paid on the issuing of new insurance policy.

GTBRL will then receive a servicing commission of 8%-25% of the value of annual premium for whilst the policy remains in force.

I will confirm the amount of commission GTBRL will receive when I provide my recommendation to you.

## KiwiSaver & related managed investment products

I can provide a generalised advice service for KiwiSaver and wealth generation products. This involves discussing what level of financial risk you are comfortable with and recommending a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive).

Once you confirm what type of fund you wish proceed with, I will show you the relevant funds available to you through the providers I work with:

- Generate
- JMI Wealth
- NZ Fund

Depending on which provider you choose to go with, GTBRL can be paid either an upfront fee of between \$25 to \$150 and/or commission of between 0.2% and 0.4% of funds under management. I will confirm how much GTBRL will receive when I provide my recommendation.

## I WORK FOR YOU

As a Financial Adviser, it is my duty to abide by the Code of Conduct for Financial Service Providers.

Although I am paid by the GTBRL for the services I provide, it is you that I work for.

To ensure I put your interests ahead of my own, I follow a 6-step advice process when providing personalised financial advice which is based on your individual goals and needs.

I provide all my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

If you are unhappy with any aspect of my service, please tell me so that we can manage it through my internal complaint process.

If we are unable to address your concerns, you can contact my disputes resolution scheme, at no cost to you:

You can contact:	Financial Service Complaints Limited
Address:	PO Box 5967, Lambton Quay, Wellington 6145
Telephone number:	0800 347 257
Email:	<a href="mailto:complaints@fscl.org.nz">complaints@fscl.org.nz</a>