



PUBLIC DISCLOSURE

Who are we?

I am a financial adviser giving advice on behalf of AdviceQual Limited (**AdviceQual**) which is a subsidiary of AIA Services New Zealand Limited. AdviceQual has been authorised to provide financial advice services under a licence issued by the Financial Markets Authority to AIA Services New Zealand Limited. Further information about AdviceQual can be found at www.aia.co.nz/advicequal.

AdviceQual's contact details

Office Address: Private Bag 92499,
Victoria Street West 1142
Phone Number: 0800 828 200
Email: nz.advicequal@aia.com

My contact details are as follows:

4/1132 Old West Coast Road,
West Melton, 7671

Phone: 027 2326 034
Email: adam@central-insurance.co.nz

What service do we offer?

We specialise in providing advice and solutions on risk products to suit your personal and business insurance needs from our approved product providers:

- Cigna
- AIA/Sovereign
- Fidelity Life
- Asteron Life
- Nib
- Accuro
- AMP/Resolution Life

We don't advise on products from providers other than those listed above.

What does our service cost?

You will not be charged a fee, at any time, for any advice given even if you do not take any of the insurance cover recommended for you.

How are we remunerated?

Commissions from product providers

Our approved product providers pay a commission when you purchase a financial product (such as an insurance product) and on an ongoing annual basis.

In some cases, our approved product providers may also pay an additional variable commission.

During the advice process your financial adviser will inform you of all commissions payable and who will receive them.

Other incentives

From time to time insurance providers may offer your financial adviser other forms of incentives. These may include, for example, tickets to an event such as a rugby game. During the advice process your financial adviser will inform you of any material incentives that they receive as a result of the advice provided to you.

How do you know you're getting the right advice?

We pride ourselves on the high standard of advice and solutions we provide.

We regularly attend trainings on product, conduct and compliance and follow a robust advice process. Our advice process is designed to ensure that your financial recommendations are made based on your goals and circumstances and are suitable for you.

To make sure that you are getting the right advice we also have peer review processes in place and if we find something that's not quite right, we will fix it for you.

These processes help us to manage any conflicts of interest

What duties do we have?

As financial advisers we have legal duties relating to advice we give. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by other interests.

- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed 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 (these are designed to make sure we treat you as we should, and give you suitable advice).

This is a summary of these duties. More information is available by contacting us or by visiting the Financial Markets Authority website

What if you're not happy with the service provided?

We are committed to providing you with quality advice that meets your needs. If you are not happy with any aspect of our service we will do our best to put it right for you. If you have a complaint you can choose to raise this directly with myself or you can lodge it directly with us by either phone, email or post.

How our complaints process works

Step One: After we receive your complaint, we'll send an initial response acknowledging your complaint and setting out information about how our complaints process works.

Step Two: We'll conduct an investigation into your complaint. Depending on complexity, this may take time, so please allow up to one month for us to review and explore all possible resolutions before coming to a final decision.

Step Three: If a resolution can't be reached deadlock will be agreed, and you'll receive a letter of deadlock. This means that we are unable to take your complaint any further.

What you can do if you are issued with a letter of deadlock

If we cannot resolve the issue to your satisfaction you can contact the Insurance & Financial Services Ombudsman Scheme which is a free independent dispute resolution service, and may help investigate or resolve your complaint.

INSURANCE & FINANCIAL SERVICES OMBUDSMAN SCHEME

PO Box 10-845
Wellington 6143
New Zealand

Telephone: 04 499 7612 or Freephone: 0800 888 202

Email: info@ifso.nz