



Disclosure

Assured Life

Financial Advice Provider



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Licensing Status and Conditions

JJ&J Financial Services Limited (FSP711532) trading as Assured Life holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice.

Nature and Scope of the Advice

Assured Life provides advice to our clients about their life and health insurance and mortgages. We only provide financial advice about products from the following providers:

For Life and disability insurance, we work with AIA New Zealand, Cigna, fidelity Life and Partners Life

For Health Insurance, we work with AIA, Partners Life, Nib and Southern Cross.

For Mortgages we work with ANZ | ASB | BNZ | Co-Operative Bank | SBS | Resimac | Bluestone | NZCU | Avanti Finance | Bank of China | Basecorp | HSBC | Southern Cross

For Kiwi Saver, information and application assistance only: we work with only Generate Kiwi saver.

We do not provide advice on KiwiSaver or Investments

We do not give advice on fire and general insurance products.

We do not give advice on life investment products including whole of life, endowment, unit linked insurance and insurance bonds.

Any financial advice we provide will take into account only of the information you have given us about your particular needs, financial situation or goals.

Fees or Expenses

Assured life does not charge any fees, Expenses or any other amount for any financial advice provided to our clients. If the financial adviser recommends any insurance policies for you, you will be informed of the costs of the polices.

Conflicts of Interest and other commission or other incentives

Assured life and the financial adviser receive commission from the providers on whose products we give financial advice, if you decide to take out insurance the provider will pay a commission to Assured life and your financial adviser. The amount of commission is based on the amount of premium.



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

To ensure that our financial advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance consultancy firm.

Internal Complaints Process

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact us using any of the following means:

- in writing to: Complaints Officer, Assured Life, 240 Dixon Road, Hamilton, or Complaints Officer, Assured Life, Po Box 85, Hamilton 3240.
- by telephone: 0211806007 or 07 3900007
- by email: joby@assuredlife.co.nz

Alternately, you can complete the online complaint form in this website.

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

- ✓ We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- ✓ We aim to resolve complaints within 10 working days of receiving them. If we can't, 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 can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited (FSCL).

Dispute Resolution Process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint.



We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme.

You can contact the Financial Services Complaints Limited at:

Financial Services Complaints Limited, Level 4, Sybase House,
101 Lambton Quay, Wellington 6011

Telephone: 0800 347 257 (freephone if within New Zealand)

or +64 4 472 3725 (if calling outside New Zealand)

Postal: P O Box 5967, Wellington 6140

Email: complaints@fscl.org.nz

Website: <http://www.fscl.org.nz/>

Our Duties

Assured Life and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- ✓ give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own 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 only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>

Contact details

You can contact us at:

Postal address: Assured Life, 240 Dixon Road, Fitzroy, Hamilton 3206

Email: joby@assuredlife.co.nz

Phone: 0211806007 / 07 3900007

Web address: www.assuredlife.co.nz