



## Public Disclosure Statement

<b>Financial Advice Provider Name:</b>	JN Insurance Solutions Ltd as an Authorised Body of JAR Life Holdings Ltd T/A RMA Financial
<b>Business Address:</b>	Level 1, 6-8 Scott St, Blenheim 7201
<b>Telephone Number:</b>	021 997 638
<b>Email Address:</b>	jamie.norton@rmafinancial.co.nz
<b>Website:</b>	rmafinancial.co.nz
<b>Financial Advice Provider (FAP):</b>	<b>JAR Life Holdings Limited T/A RMA Financial</b>
<b>Physical Address:</b>	Unit 9, 4 Kapanui Street, Warkworth 0941
<b>FAP Licence Information:</b>	FSP 691191
<b>Licencing status:</b>	Approved Transitional Licence

### IT IS IMPORTANT THAT YOU READ THIS DOCUMENT

This information will help you to choose a Financial Adviser that best suits your needs. It will also provide some useful information about the Financial Adviser that you choose.

This statement will also inform you about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided the information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

### WHAT SORT OF ADVISOR AM I AND HOW CAN I HELP?

I am a Financial Adviser. This means I have been authorised by the Financial Markets Authority (the Government agency that monitors Financial Advisers) to provide the financial advice services described below.

Life and Health Insurance, such as:

- Personal Risk (Life & Health) Insurance
- Business Risk (Life, Trauma, Key person, Shareholder Protection)
- Critical Illness & Trauma Insurance
- Group Medical Insurance
- Income and Mortgage Protection
- KiwiSaver

### WHAT ARE MY RELEVANT QUALIFICATIONS AND EXPERIENCE?

Prior to March 15, 2021 I was an Authorised Financial Adviser (AFA) after gaining my National Certificate in Financial Services (Level 5) in both the Insurance & Investment Strands. I also hold a Bachelor of Commerce & Administration from Victoria University of Wellington majoring in Marketing & Management.

Please refer to our website for information on my qualifications and experience. As a registered Financial Adviser, I maintain my competence, knowledge, and skills up to date by undertaking continuing professional development, recorded in an annual plan to complete learning activities.

To ensure I act with integrity I commit to prioritising your interests and follow an advice process that ensures recommendations are made on the basis of your individual goals and circumstances.

Should there be any potential conflicts of interest that you need to take into consideration I will make these known when giving advice.

### DO I HAVE A DISCIPLINARY, CRIMINAL OR BANKRUPTCY RECORD?

As of this date I am not aware of any disciplinary, criminal, or bankruptcy record or action pending.

### WHAT ARE MY OTHER PROFESSIONAL, BUSINESS OR ASSOCIATION INTERESTS?

I have an association with organisations with whom I work in order to provide products and consultation advice to suit each client's scope of engagement. These would include various reputable fund managers and insurance companies.

### WHAT ARE MY OBLIGATIONS?

1. Treat you fairly
2. Act with integrity
3. Provide financial advice which is suitable for you
4. Protect your privacy and confidential information
5. 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): and
6. Meet standards of ethical behavior, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that 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 [www.fma.govt.nz](http://www.fma.govt.nz)

### HOW DO I GET PAID FOR THE SERVICES THAT I PROVIDE TO YOU?

The professional fees we receive will vary according to the nature of the services we provide.

#### Commissions:

When implementing a Life and Health insurance product we are paid via a commission, as this results in no direct fee payable by the client. RMA Financial only receives payment from an insurer if we are successful in placing business with which the client is happy.

The gross amount of commission payable to RMA Financial on any recommendation will be disclosed specifically prior to implementation of any product or plan.

#### Fees:

Fees may be applicable for planning or consultation work and payable directly by the client to RMA Financial. Fees are charged for expertise and opinion, not for product placement unless requested by a client and agreed to by RMA Financial.

An estimate of fees for any engagement can always be provided in advance, and if necessary, we can agree in advance to a fixed price for an engagement.



## PROFESSIONAL INDEMNITY INSURANCE

Through my employer I have Professional Indemnity Insurance covering myself and my employer in respect of negligent errors and omissions. As with all insurance, this cover is subject to certain terms, conditions, and exclusions.

## WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?

If you are not satisfied with our financial advice service, you can make a complaint by emailing our internal complaints scheme at [admin@rmafinancial.co.nz](mailto:admin@rmafinancial.co.nz) or by calling 021 920 169.

When we receive a complaint, we will consider it, 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 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 resolve your complaint or you are not satisfied with the way we propose to do so, you can contact Financial Dispute Resolution Service, an approved resolution service who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact:	Financial Dispute Resolution Service
Address:	PO Box 2272, Wellington 6140
Telephone number:	0508 337 337
Email:	<a href="mailto:enquiries@fdrs.org.nz">enquiries@fdrs.org.nz</a>

### What should you do if there is a Conflict of Interest?

Should any material conflict of interest be known or perceived by either party they must be declared together with a description as to how any conflict will be managed.

We have procedures in place to identify and respond to conflicts of interest. Where there is a conflict of interest, we will give priority to your interests (Ref: FMA Duties of a Financial Advisor). [Click here to link to our Policy on Conflicts of Interest](#)

We have no financial interest in any insurance company or any other general conflicts of interest in forming a professional opinion or delivering financial advice.

There are no material conflicts of interest to disclose in the form of incentives, as we do not participate in insurer-funded conferences or entertainment or functions as a rule, or any sales campaigns or similar incentives.

Should any actual or potential conflict of interest arise during any engagement with a client we will bring that to your notice promptly, and then seek to manage or avoid the conflict if possible. If management or avoidance of a conflict to your satisfaction is not possible then we will resign from the engagement with you and professionally assist with the appointment of a replacement and more suitable adviser.

#### WHERE CAN YOU GET MORE INFORMATION?

If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me. If you have a question about Financial Advisors generally, you can contact the [Financial Markets Authority](#).

#### HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a Registered Financial Adviser

The Financial Markets Authority regulates Financial Advisors. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (*under What should you do if something goes wrong?*).

#### DECLARATION

**I, Jamie Patrick George Norton declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Services Legislation Amendment Act 2019.**

Signed:

A handwritten signature in black ink, appearing to be 'J. Norton', is written over a large, faint watermark of the RMA logo.

**Name: Jamie Patrick George Norton on behalf of JN Insurance Solutions Ltd**

**This disclosure statement was prepared on 15 March 2021.**