PUBLIC DISCLOSURE STATEMENT

WHO WE ARE

Managh Financial Limited (FSP765871), trading as **RMA Financial** holds a licence issued by the Financial Markets Authority to provide financial advice.

HOW YOU CAN CONTACT US

Phone	09 425 7111 or 027 688 8859
Email address	dave@rmafinancial.co.nz
Physical Address	Unit 9, 4 Kapanui Street, Warkworth 0941
Postal address	PO Box 254, Warkworth 0941

HOW WE CAN HELP YOU

Managh Financial Limited provides advice to our clients in relation to the following products and services:

Investment Services	Financial and Retirement Planning Investment Advice KiwiSaver Advice UK Pension Transfer Advice Australian Superannuation Transfers
Business Insurances	Shareholder Protection Key Person Cover Debt and Contingent Liability Protection Group Medical Schemes
Personal Insurances	Life, Trauma and TPD Cover Income and Mortgage Protection Cover Health Insurance

We provide financial advice about products from certain providers.

Investments UK Pension Transfers KiwiSaver	ANZ Investments (part of ANZ Bank) Booster NZ Britannia Financial Services Consilium Generate NZ Funds
Life Insurance	AIA AsteronLife Cigna FidelityLife PartnersLife
Health Insurance	Accuro AIA NIB PartnersLife Southern Cross

WHAT OUR SERVICES AND ADVICE WILL COST YOU

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

Financial Planning Fee	$1,500 + GST This may be adjusted for complex planning based on an hourly rate of $175 + GST. Any fees charged will be payable within 14 days following the issue of an invoice.
Investment Administration Fee	Nil (if the initial investment is $50,000 and over) $175 + GST per hour (if the initial investment is less than $50,000) The fee is payable within 14 days following the issue of an invoice.
Life and Health Insurance	Unless agreed otherwise in our Scope of Service, we do not require payment of a fee directly from you as a result of the activities we undertake on your behalf as a commission is generally paid by the insurer. If there is a fee for payment in relation to Life and Health Insurance, this will be specifically detailed in your Personal Insurance Plan or in other documentation and will be based on an hourly rate of $175 + GST.

HOW WE WORK WITH YOU

Managh Financial Ltd has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice, including:

- Exercising care, diligence, and skill in providing you with advice
- Meeting 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)
- Giving priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- Meeting 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://fma.govt.nz

To ensure that we prioritise your interests above our own, we follow an advice process that ensures our recommendations are made on the basis of your individual goals and circumstances. We maintain a conflicts of interest register, which is reviewed annually by our governance team. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance adviser.

For life insurance and health insurance, we receive commissions from insurance companies on whose policies we give advice. The amount of the commission is based on the amount of the premium.

For investment, we receive an adviser fee from investment companies on whose funds we give advice. The amount of the adviser fee will vary between companies and the amount of your investment.

IF SOMETHING GOES WRONG

If you are not satisfied with our financial advice service you can make a complaint by emailing amanda@rmafinancial.co.nz, or by calling 0273819551. You can also write to us at PO Box 254, Warkworth 0941.

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 the Insurance and Financial Services Ombudsman (IFSO). IFSO 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. The IFSO's contact details are on the following page.

HOW TO CONTACT THE IFSO

You can contact the Insurance and Financial Services Ombudsman by

Email	info@ifso.nz
Phone	0800 888 202
Post	Insurance & Financial Services Ombudsman Scheme PO Box 10-845 Wellington 6143 New Zealand