



## PUBLIC DISCLOSURE STATEMENT

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JOZAC HILLARY

### Licensing Information

Jozac Hillary Limited (FSP772532) and Southern Financial Group Limited (FSP768354) hold a licence issued by the Financial Markets Authority to provide financial advice. Jozac Hillary is authorised by that licence to provide financial advice.

### Nature & Scope of Advice

Jozac Hillary of Jozac Hillary Limited trading as RMA Financial provides advice to clients about their Life & Health insurance. Jozac Hillary Limited provides financial advice in relation to these financial advice products.

Jozac Hillary Limited only provides financial advice about products from certain providers:

- For Life, Trauma & Disability insurance, I work with five companies
  - AIA, Asteron Life, Cigna, Fidelity Life and Partners Life.
- For Health insurance, I work with four providers
  - Accuro, AIA, NIB and Partners Life.

In providing you with financial advice, we will consider both your existing and unmet personal risk needs. We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products. Jozac Hillary Limited also provides advice in relation to ACC structuring.

### Fees & Conflicts of Interest

Jozac Hillary Limited may charge a fee for the financial advice provided to a client where no compensation for work done is received from a provider. Any fees that will apply to an engagement will be explained and agreed with the client beforehand. RMA Financial and our Financial Advisers receive commissions from the providers on whose products we give financial advice (the insurance providers). If you decide to take out insurance, the provider will pay a commission to Jozac Hillary Limited, your financial adviser. The amount of commission is based on the amount of the premium. From time to time, product providers may also reward us for the overall business we provide to them. For example, they may give us fruit baskets, hampers, or other gifts. To ensure that we prioritise the client's interests above our own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All the RMA Financial Advisers undergo annual training about how to manage conflicts of interest. We maintain a register of any conflicts of interest and we also have annual compliance auditing processes in place.

### Complaints

If you are not satisfied with the financial advice service you have received you can make a complaint by emailing [feedback@rmafinancial.co.nz](mailto:feedback@rmafinancial.co.nz) or by calling your financial adviser

directly. You can also write to our office at P O Box 91004 WAKATIPU 9349. 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. Jozac Hillary Limited and Southern Financial Group Limited keep a complaint register and is part of the Insurance & Financial Services Ombudsman (IFSO) which provides a free independent dispute resolution service. If we cannot resolve your complaint you can contact the IFSO to resolve any disagreements at P O Box 10-845 WELLINGTON phone 0800 888 2025 or email [info@ifso.nz](mailto:info@ifso.nz)

## **Duties**

Jozac Hillary Limited has duties under the Financial Markets Conduct Act 2013 relating to the way that advice is given. This requires Advisers to:

- give priority to your interests by taking all reasonable steps to make sure the 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>

## **Adviser Contact Details**

Jozac Hillary Limited (FSP772532) trading as RMA Financial is the Financial Advice Provider.

*You can contact Jozac at:*

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