



Public Disclosure Statement

Financial Advice Provider (FAP):	JAR Life Holdings Limited t/a RMA Financial
FAP Licence Information:	FSP691191
Business Address:	Sudburys Limited, 131 Port Road, Whangarei 0110
Telephone Number:	09 390 7415
Email Address:	admin@rmafinancial.co.nz
Website:	rmafinancial.co.nz
Physical Address:	249b Dairy Flat Highway, Albany, Auckland 0632
Licensing Status:	Class 2 – Full Licence

LICENCING INFORMATION & SCOPE OF SERVICE

JAR Life Holdings Limited trading as RMA Financial (FSP691191) holds a Class 2 licence issued by the Financial Markets Authority to provide financial advice. Our advisers are authorised by that licence to provide financial advice.

The following company also trades as JAR Life Holdings Ltd and is authorised under that licence to provide financial advice.

- CB Insurance Life Ltd (FSP1005659)

JAR Life Holdings Ltd t/a RMA Financial advisers provide financial advice on the following types of products:

- Life, Trauma, Disability and Health Insurance.

JAR Life Holdings Ltd t/a RMA Financial only provides financial advice about products from certain providers:

- For Life, Trauma & Disability Insurance, we work with five providers:
 - AIA, Asteron Life, Chubb Life, Fidelity Life and Partners Life.
- For Health Insurance, we work with five providers:
 - Accuro, AIA, nib, Partners Life and Southern Cross.

Some JAR Life Holdings Ltd t/a RMA Financial advisers provide financial advice on a wide range of financial products and some will provide advice on certain products only. In providing you with financial advice, our advisers will consider both your existing and unmet personal risk needs.

Other Services:

Where JAR Life Holdings Ltd t/a RMA Financial advisers cannot provide advice on products such as Mortgage, Investment & Fire & General Insurance, they have Business Partners they can refer you to. JAR Life Holdings Ltd t/a RMA Financial has referral agreements in place that may see it's advisers compensated should you choose to work with these Partners. This will be explained to you before you are referred and will also be documented in the advice report.

rmafinancial.co.nz

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Address: 2/249 Dairy Flat Highway, Albany, Auckland 0632



FEES & CONFLITS OF INTEREST

Our advisers may charge a fee for financial advice provided to a client where no compensation for work done is received from a provider or if any policies issued with our advisers are cancelled within 2 years of original issue date. Any fees that will apply to an engagement will be explained and agreed with the client at the commencement of the engagement.

JAR Life Holdings Ltd t/a RMA Financial and our Financial Advisers receive commissions from the insurance providers on whose products we give financial advice. The provider will pay a commission to JAR Life Holdings Ltd t/a RMA Financial who may then on-pay the commission received to the relevant JAR Life Holdings Ltd t/a RMA Financial adviser whilst retaining a portion of the commission.

The amount of commission paid is based on a percentage of the premium and will depend on the specific financial provider and type of financial product. From time to time, the providers may also reward us for the overall business we provide to them (for example by giving us fruit baskets, hampers or other gifts). JAR Life Holdings Ltd t/a RMA Financial advisers may also receive subsidised professional development training from providers.

To ensure that we prioritise the client's interest 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 JAR Life Holdings Ltd t/a RMA Financial advisers undergo annual training about how to manage conflicts of interest and we maintain a register of any conflicts of interest. 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 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. JAR Life Holdings Ltd t/a RMA Financial (FSP691191) keeps a complaint register and is part of the Financial Services Complaints Ltd (FSCL) which provides a free independent dispute resolution service. If we cannot resolve your complaint you can contact the FSCL to resolve any disagreements at P O Box 5967 WELLINGTON 6140, phone 0800 347 257 or email complaints@fscl.org.nz

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OUR DUTIES

JAR Life Holdings Limited t/a RMA Financial have duties under the Financial Markets Conduct Act 2013 relating to the way that advice is given. This requires our 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.

This is only a summary of the duties we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>

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