



PUBLIC DISCLOSURE STATEMENT

Financial Adviser:	Mike Tonks – FSP111525
Financial Advice Provider (FAP):	Mike Tonks Limited trading as RMA Financial
FAP License Information:	FSP609629
Licensing Status:	Class 2 – Full Licence
Financial Advice Provider (FAP):	JAR Life Holdings Limited trading as RMA Financial
FAP License Information:	FSP691191
Licensing Status:	Class 2 – Full Licence

LICENCING INFORMATION

Mike Tonks Ltd trading as RMA Financial (FSP609629) and JAR Life Holdings Ltd trading as RMA Financial (FSP691191) both hold a Class 2 licence issued by the Financial Markets Authority to provide financial advice. Mike Tonks (FSP111525) is authorised by both licences to provide financial advice.

NATURE & SCOPE OF ADVICE

Mike Tonks Ltd and JAR Life Holdings Ltd only provides financial advice on the following types of products:

- Life Insurance
- Disability Insurance (including lump sum and monthly benefits)
- Health Insurance

Mike Tonks Ltd 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:
 - AIA, nib and Partners Life.

JAR Life Holdings Ltd 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.

Not all of Mike Tonks Ltd and JAR Life Holdings Ltd's financial advisers will be able to provide advice in relation to all of these financial advice products or from all of these providers. More information about the financial advice products that each adviser can provide and from which providers, will be provided on their Scope of Engagement.

Other Services:

Where Mike Tonks cannot provide advice on products such as Mortgage, Investment and Fire & General Insurance, he has Business Partners he can refer you to. Mike Tonks Ltd and JAR Life Holdings Ltd 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.



FEES & EXPENSES

Mike Tonks Ltd and JAR Life Holdings Ltd 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 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.

CONFLICTS OF INTEREST

Mike Tonks Ltd and JAR Life Holdings Ltd receives commissions from the insurance providers on whose products we give financial advice. If you decide to take out insurance the provider will pay a commission to Mike Tonks Ltd or JAR Life Holdings Ltd and to your financial adviser. The amount of commission is based on the amount of the insurance premium.

From time to time, the providers may also reward our financial advisers for the overall business he provides to them (for example by giving fruit baskets, hampers or other gifts). Mike Tonks Ltd and JAR Life Holdings Ltd financial advisers may also receive subsidised professional development training from providers.

To ensure that the client's interests are prioritised above the interests of our financial advisers, we operate a strong and comprehensive framework of policies and procedures and follow an advice process that ensures our recommendations are made on the basis of your goals and circumstances.

Our financial advisers review training about our policies and procedures including managing conflicts of interest and they also undergo an annual compliance review.

We maintain registers of conflicts of interests and the gifts and incentives we receive.

COMPLAINTS

If you are not satisfied with the financial advice service you have received, please contact us by emailing feedback@rmafinancial.co.nz or by calling Mike Tonks directly. You can also write to the RMA Financial office at PO Box 91004, WAKATIPU 9349.

When a complaint is received, it will be considered following our internal complaints process. Your complaint will be considered, and you will be contacted to let you know how we intend to resolve it. We may need to contact you to get further information about your complaint. All complaints are aimed to be resolved within four weeks of receiving them. If it can't be resolved within this timeframe, you will be contacted within the four weeks to let you know that more time is needed to consider your complaint. You will be contacted by phone or email to let you know whether your complaint can be resolved and how we propose to do so.

Mike Tonks Ltd and JAR Life Holdings Ltd both keep a complaint register.



If you feel your complaint has not been resolved to your satisfaction, then you should contact the adviser's independent dispute resolution provider:

Complaint for Mike Tonks Ltd	Complaint for JAR Life Holdings Ltd
Insurance & Financial Services Ombudsman (IFSO) Email: info@ifso.nz Freephone: 0800 888 2025 Telephone: 04 499 7612 Post: PO Box 10-845, Wellington, 6143 Website: https://www.ifso.nz/	Financial Services Complaints Ltd (FSCL) Email: complaints@fscl.org.nz Freephone: 0800 347 257 Telephone: 04 472 3725 Post: PO Box 5967, Wellington 6140 Website: https://fscl.org.nz/

RELIABILITY

Neither Mike Tonks Ltd or JAR Life Holdings Ltd has been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from us. As an example, it would include legal proceedings against us, or if we had been discharged from bankruptcy in the last four years.

DUTIES

Mike Tonks Ltd, JAR Life Holdings Limited, and anyone who gives financial advice on our behalf, 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 adviser's own interests
- exercise care, diligence and skill in providing the client 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 advisers treat clients as they should, and give the clients suitable advice).

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

CONTACT US

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