



PUBLIC DISCLOSURE STATEMENT

Financial Adviser:	Chris Black – FSP212707
Financial Advice Provider (FAP):	JAR Life Holdings Ltd trading as RMA Financial
FAP License Information:	FSP609629
Licensing Status:	Class 2 – Full Licence
Financial Advice Provider (FAP):	RMA General Limited trading as RMA Financial
FAP License Information:	FSP691192
Licensing Status:	Class 2 – Full Licence

LICENCING INFORMATION

JAR Life Holdings Ltd trading as RMA Financial (FSP609629) holds a Class 2 licence issued by the Financial Markets Authority to provide financial advice. CB Insurance Life Ltd (FSP1005659) is authorised by that licence to give financial advice and Chris Black (FSP212707) as a Registered Financial Adviser gives advice on behalf of CB Insurance Life Ltd.

RMA General Ltd trading as RMA Financial (FSP691192) holds a Class 2 licence issued by the Financial Markets Authority to provide financial advice. CB Insurance Ltd (FSP767971) is authorised by that licence to give financial advice and Chris Black (FSP212707) as a Registered Financial Adviser gives advice on behalf of CB Insurance Ltd.

NATURE & SCOPE OF ADVICE

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

We only provide financial advice about products from certain providers:

- For Life, Trauma and 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.

RMA General Ltd provides advice on general insurance products such as:

- Domestic, SME, and Commercial insurances – all clients
- Please refer to the Uninsured checklist

Please see addendum 1 for the providers used by RMA General Ltd.

Not all JAR Life Holdings and RMA General Ltd 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 in their Scope of Engagement.



Where Chris Black cannot provide advice on products such as Mortgage and Investment, he has Business Partners, he can refer you to. JAR Life Holdings Ltd and RMA General Ltd has referral agreements in place that may see its 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.

FESS & EXPENSES

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.

RMA General Ltd is remunerated in the form of a commission paid by the insurer or an annual fee agreed with you at the start of the engagement. RMA General Ltd may also charge an administration fee to enable us to afford a high level of administration and office services.

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

JAR Life Holdings Ltd and RMA General 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 JAR Life Holdings Ltd and to your financial adviser or RMA General Ltd. The amount of commission is based on the amount of the insurance premium.

From time to time, the providers may also reward Chris Black for the overall business he provides to them (for example by giving him fruit baskets, hampers or other gifts). JAR Life Holdings Ltd and RMA General 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

JAR Life Holdings Ltd

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 Chris Black directly. You can also write to the RMA Financial office at PO Box 91004, WAKATIPU 9349.

RMA General Ltd

If you are not satisfied with the financial advice service you have received, you can contact your financial adviser directly or you can contact our internal complaints scheme by writing to NZ Brokers Management Ltd at 29 Apollo Drive, Rosedale, Auckland 0632. You can also write to the RMA Financial office at PO Box 300874, Albany 0752.

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.

RMA General 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:

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 RMA General Ltd nor 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.



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.

DUTIES

RMA General 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 Chris Black, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

CONTACT US

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Post: PO Box 300874, Albany 0752	Post: PO Box 300874, Albany 0752
Website: https://www.rmafinancial.co.nz/	Website: https://www.rmafinancial.co.nz/



PRODUCT PROVIDERS

Product Providers are as follows:

COMPANY	PRODUCTS	WEBSITE
AIG Insurance NZ Ltd	Commercial Lines ACC & Health	www.aig.co.nz
ALLIANZ	Commercial/Travel	www.allianz.co.nz
ANDO	Commercial/Marine/Liability/Domestic	www.ando.co.nz
BERKSHIRE HATHAWAY	Commercial/Domestic – all lines	www.bhspecialty.com/nz
CHUBB INSURANCE	Commercial/Domestic – all lines	www.chubb.com
CONCORDIA	Commercial / Retirement	www.concordia.org.nz
DELTA INSURANCE	Commercial/Property/Liability	www.deltainsurance.co.nz
DUAL NZ	Financial Lines Liability	www.dualnewzealand.co.nz
Insure Direct (IUNZ)	Commercial/Property/Motor/Trade Credit/Body Corporate	www.insuranceunderwriters.co.nz
NZI/IAG/Lumley	Commercial/Domestic/Cyber/Motor	www.nzi.co.nz
Nautilus Marine	Pleasure Craft	www.nminsurace.co.nz
PANTAENIUS	Commercial Marine and Pleasure craft	www.pantaenius.com
PROTECSURE PTY LTD	Equipment & Tools risks	www.protecsure.co.nz
QBE	Commercial Lines: Property/Motor/Contract works/Liability/Marine/Trade Credit	www.qbe.com
ROSSER UNDERWRITING	Commercial – all lines	www.rosser.co.nz
SALT MARINE	Marine	
SAGE PARTNERS	Forestry	www.sagepartners.co.nz
STAR (PRESTIGIO)	Motor/Campervan/Motorbikes	www.starinsure.co.nz
SUNDERLAND MARINE	Marine Commercial	www.sunderlandmarine.com
SURA FILM & ENTERTAINMENT	Film and Entertainment	www.sura.com.au
TLC Insurance	Heavy Machinery	www.tlcinsurace.co.nz
VERO	Commercial / Domestic / Rural – all lines	www.vero.co.nz
VERO LIABILITY	Liability Lines	www.veroliability.co.nz
VERO MARINE	Commercial Marine / Pleasure craft/ Transit	www.vero.co.nz
ZURICH	Commercial Lines: Property/Motor/Contract works/Liability/Marine/Construction	www.zurich.co.nz