

IMPORTANT INFORMATION ABOUT US – DISCLOSURE STATEMENT

Important FMA licencing information:

Getting The Balance Right Ltd (GTBRL) t/a Balance Advisors is an authorised body for Top Half Financial Services Ltd (THFS). THFS (FSP716031) holds a licence issued by the Financial Markets Authority to provide financial advice. GTBRL (FSP689291) t/a Balance Advisors is authorised by that licence to provide financial advice.

My contact details:

Name of financial adviser:	Lee Anne Reo
Registration Number:	FSP684051
Address:	1 Kensington Avenue, Kensington, Whangarei
Trading name:	Balance Advisors
Telephone number:	09 394 2952 and 022 393 7887
Email address:	lee@balanceadvisors.co.nz
This disclosure statement was prepared on:	15 th March 2021

Nature and scope of the advice:

Our financial advisor provides financial advice in relation to these financial advice products.

- Personal life, sickness and disability insurance needs and products.
- Health/Medical insurance needs and products.
- Business life and disability insurance needs and products.
- KiwiSaver, WealthBuilder, and Income Generator information and application assistance only.

We can source products from the following companies:

For Life & Business Risk Insurances

- AIA
- AMP
- Asteron
- Cigna
- Fidelity Life
- Greenwich
- Partners Life

For Health / Private Medical Insurance

- AIA
- Partners Life
- Accuro (health insurance only)
- NIB (health insurance only)
- Southern Cross (health insurance only)

For KiwiSaver, WealthBuilder & Income Generator

- NZ Funds

We do not provide advice on existing whole of life or endowment products, unit linked insurance and insurance bonds so you will need to consult a specialist if you would like advice on those products.

Our duties and obligations to you:

We have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice. I am required to:

- Ensure you understand the nature and scope of advice you ask me to provide.
- Provide a service that is relevant to that agreed scope of advice and suitable to your circumstances and needs.
- Listen to your needs, concerns, preferences and to treat you fairly and with respect.
- Act with integrity and give priority to your interests and not my own.
- Exercise care, diligence, and skill.

- Meet the necessary stands of competence, knowledge and skill required.
- Ensure you understand my recommendation and any associated risks.
- Keep you informed along the way and communicate in a timely, clear, and effective manner.

This is only a summary of the duties that I have. More information is available by visiting the Financial Markets Authority website at: <https://www.fma.govt.nz/compliance/role/authorised-body-under-a-financial-advice-provider-licence/#ABFAPduties>

Fees or expenses:

Balance Advisors does not charge fees, expenses or any other amount for any financial advice provided to its clients.

Commission: GTBRL gets paid in the form of commission by the insurance company or NZ Funds that you place our recommended products with. The amount of the commission is based on the amount of the premium for insurance, and/or an administration fee and balance for NZ Funds products. These commissions vary depending on the product provider used and will be details at the time any advice is provided to you.

Life risk insurance services – fees and charges:

These fees and expenses will be disclosed to you when an agreed scope of service is known. If you purchase an insurance product through us and cancel it within 24 months and the product provider requires us to payback the commission we received, then we reserve the right to charge you a cancellation fee equivalent to a reasonable value of the work we have performed in providing that advice. How we calculate any cancellation fee amount will be advised at the time our advice is provided to you.

KiwiSaver, WealthBuilder, and Income Generator – fees and charges:

We receive a small one-off payment when you start your plan as well as a small annual commission based on the funds in your account. Again, we will advise these commissions at the time advice is provided to you.

Conflicts of interest and incentives:

To ensure that we prioritise your interests above our own, we follow an advice process that ensures our recommendations are based on your objectives, needs and circumstances. I further manage possible conflicts of interest by:

- Choosing product providers based on your needs and not on the commission we may receive.
- Avoiding any production requirements for one product provider.
- Not accepting any gifts or incentives offered by product providers.
- Having access to a range of product providers.
- Using third party product research as part of our analysis.
- GTBRL maintains conflict of interest register, THFS monitors and provides additional training where necessary and performs an annual review of our compliance programme.

Complaints handling and dispute resolution:

If you are not satisfied with our service or financial advice, please tell us as soon as possible so that we can try and resolve this for you to the best of our ability. It is our intention to provide the best possible service and advise we can for our clients and will do our best to try and resolve any complaint received as quickly and effectively as possible.

You can make a complaint by emailing support@balanceadvisors.co.nz or admin@thfs.co.nz or by calling: 0800 120 449 or 09 430 2512. You can also write to us at PO Box 709, Whangarei 0110.

Your complaint will be handled by our complaints officer.

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. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to 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 cannot agree how to resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Service Complaints Limited (FSCL).

FSCL 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.

You can contact:	Financial Service Complaints Limited
Address:	PO Box 5967, Lambton Quay, Wellington 6145
Telephone number:	0800 347 257
Email:	complaints@fscl.org.nz

Contact details:

Top Half Financial Services (FSP716031) is the Financial Advice Provider. Getting The Balance Right Ltd (FSP689291) trading as Balance Advisors is the Authorised Body and Financial Advisor.

You can contact us at:

Phone:	Top Half Financial Services	Balance Advisors
	09 430 2512	0800 120 449
Email:	admin@thfs.co.nz	support@balanceadvisors.co.nz
Address:	Unit 6, Kowhai Court	1 Kensington Avenue
	27 Rust Avenue	Kensington
	Whangarei 0110	Whangarei 0112