



## Public Disclosure Statement

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<b>Email Address:</b>	roger@rmafinancial.co.nz
<b>Website:</b>	rmafinancial.co.nz
<b>Financial Advice Provider (FAP):</b>	<b>RMA Consultants Limited</b>
<b>FAP Licence Information:</b>	FSP 758311
<b>Licensing status:</b>	Class 1 Financial Advice Provider Licence
<b>Financial Advice Provider (FAP):</b>	<b>JAR Life Holdings Limited T/A RMA Financial</b>
<b>Fap Licence Information:</b>	FSP 691191
<b>Physical Address:</b>	2/249 Dairy Flat Highway, Albany 0632
<b>Licensing status:</b>	Class 2 Financial Advice Provider Licence

### IT IS IMPORTANT THAT YOU READ THIS DOCUMENT

This information will help you to choose a Financial Adviser that best suits your needs. It will also provide some useful information about the Financial Adviser that you choose.

This statement will also inform you about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided the information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

### WHAT SORT OF ADVISOR AM I AND HOW CAN I HELP?

I am a Financial Adviser. This means I have been authorised by the Financial Markets Authority (the Government agency that monitors Financial Advisers) and have attained the New Zealand Certificate in Financial Service (Level 5), to provide the financial advice services described below. RMA Consultants provides financial advice and investment planning services relating to the following financial products.

KiwiSaver, superannuation and investment products:

- NZ Funds
- Consilium
- Booster
- Britannia Financial Services
- Generate
- ANZ
- Fisher Funds
- Milford Asset Management
- AMP
- Lifetime

RMA Consultants does not generally provide financial advice on products not listed above. However, some clients may have investments in other financial products. Where this is the case, we may provide advice on those products as part of providing financial advice to these clients.

RMA Financial provides advice relating to the following financial products.

Life and Health Insurance, such as:

- Personal Risk (Life & Health) Insurance
- Business Risk (Life, Trauma, Key person, Shareholder Protection)
- Critical Illness & Trauma Insurance
- Group Medical Insurance
- Income and Mortgage Protection



### DO I HAVE A DISCIPLINARY, CRIMINAL OR BANKRUPTCY RECORD?

As of this date I am not aware of any disciplinary, criminal, or bankruptcy record or action pending.

### HOW DO I GET PAID FOR THE SERVICES THAT I PROVIDE TO YOU?

RMA Consultants may charge the following fees for financial advice:

- an initial advice fee for the time involved in meeting a client, obtaining all necessary information, and preparing and presenting a financial strategy.
- an ongoing financial advice fee for the provision of ongoing financial advice services; and
- where requested by a client, undertaking a specific assignment, for which an agreed consultancy fee may be charged.

RMA Financial may charge the following commission/fees for financial advice:

Commissions:

When implementing a Life and Health insurance product we are paid via a commission, as this results in no direct fee payable by the client. RMA Financial only receives payment from an insurer if we are successful in placing business with which the client is happy.

Fees:

Fees may be applicable for planning or consultation work and payable directly by the client to RMA Financial. Fees are charged for expertise and opinion, not for product placement unless requested by a client and agreed to by RMA Financial. An estimate of fees for any engagement can always be provided in advance, and if necessary, we can agree in advance to a fixed price for an engagement.

The gross amount of commission or fees payable to RMA Consultants and RMA Financial on any recommendation will be disclosed specifically prior to implementation of any product or plan.

### DUTIES

RMA Consultants and RMA Financial, and anyone who gives financial advice on our behalf, have legal duties relating to the way that we give advice. We must:

- give priority to our clients' interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests.
- exercise care, diligence, and skill in providing the 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); and
- meet standards of ethical behavior, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that 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 [www.fma.govt.nz](http://www.fma.govt.nz)

#### Privacy Act

In compliance with the Privacy Act 2020, it is understood that any information gathered is personal and RMA Consultants and RMA Financial undertake to keep this information confidential and secure. This information will be held by me/us at the adviser's office address and may be in paper format and/or electronic files and/or may be held remotely in secure electronic storage systems.

### 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.

## COMPLAINTS HANDLING AND DISPUTE RESOLUTION

Even with the best of intentions, complaints sometimes arise. We are committed to ensuring that all client complaints are handled and resolved in a professional, fair, and timely manner in accordance with our Client Complaints Policy and associated procedures. If you are not satisfied with our financial advice service, you can make a complaint by emailing our internal complaints scheme at [admin@rmafinancial.co.nz](mailto:admin@rmafinancial.co.nz) or by calling 021 920 169.

When we receive a complaint, we will consider it, 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 cannot, 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. If we cannot resolve your complaint or you are not satisfied with the way we propose to do so, you can contact Financial Dispute Resolution Service, an approved resolution service who provide a free, independent dispute resolution service that may help investigate or resolve your complaint.

You can contact:	Financial Dispute Resolution Service
Address:	PO Box 2272, Wellington 6140
Telephone number:	0508 337 337
Email:	<a href="mailto:enquiries@fdrs.org.nz">enquiries@fdrs.org.nz</a>

### **What should you do if there is a Conflict of Interest?**

Should any material conflict of interest be known or perceived by either party they must be declared together with a description as to how any conflict will be managed.

We have procedures in place to identify and respond to conflicts of interest. Where there is a conflict of interest, we will give priority to your interests (Ref: FMA Duties of a Financial Advisor). [Click here to link to our Policy on Conflicts of Interest](#)

We have no financial interest in any insurance company or any other general conflicts of interest in forming a professional opinion or delivering financial advice.

There are no material conflicts of interest to disclose in the form of incentives, as we do not participate in insurer-funded conferences or entertainment or functions as a rule, or any sales campaigns or similar incentives.

Should any actual or potential conflict of interest arise during any engagement with a client we will bring that to your notice promptly, and then seek to manage or avoid the conflict if possible. If management or avoidance of a conflict to your satisfaction is not possible then we will resign from the engagement with you and professionally assist with the appointment of a replacement and more suitable adviser.