



Gloria Sarney & Associates Ltd

Passionate about People

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FAP Advice Disclosure Document

FSP 749651

License status and conditions	<p>Gloria Sarney and Associates Limited holds a full license issued by the Financial Markets Authority to provide financial advice.</p> <p>Our full licence was issued on 1st October 2022 - Copy of License available on request.</p>
Nature and scope of the financial advice given	<p>Gloria Sarney and Associates provide advice to our clients in relation to Life Insurance, Mortgage Protection Insurance, Health Insurance, Serious illness Cover. We work with the following Insurance Companies:</p> <ul style="list-style-type: none">• AIA International• Asteron• Partners Life• Fidelity• Chubb
Fees, expenses, and other amounts payable for our financial advice	<p>Gloria Sarney and Associates Limited may charge a fee for the financial advice provided to a client where a client cancels a life or health insurance policy within two years of inception. Whether a fee is charged and the manner in which it will be charged will be advised when the advice is provided to the client. The fee will Be payable by the client by the 20th of the month after the policy is cancelled.</p>

<p>Conflicts of interest and incentives</p>	<p>For Life and Health Insurance, the Financial Adviser can receive commissions in the range of 100-200% for New Risk Business and 3-7.5% renewals or 30% New Business for Health Insurance Policies. All Commissions go directly to the FAP – Gloria Sarney and Associates and commissions are based on the annual premium of the policy issued.</p>
<p>Complaints handling and dispute resolutions</p>	<p>If you are not satisfied with our financial advice service in any way, you can make a complaint by emailing us at info@insuresarney.co.nz or calling Rachel on 027 3719960.</p> <p>When we receive a complaint, we will consider it following our internal complaints process:</p> <ul style="list-style-type: none"> • 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 contact you within that time to let you know we need more time to consider your complaint and we will aim to provide you with a realistic timeframe • 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 <p>If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact our external dispute resolutions scheme called Financial Dispute Resolution Service (FDRS).</p> <p>The FDRS provides a free, independent dispute resolutions service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. Our Membership Number is FM6223.</p> <p>You can contact them on:</p> <p>Phone: 0800 3370337 Email: enquiries@fdrs.org.nz Website: www.fdrs.org.nz</p>

<p>Our duties</p>	<p>Gloria Sarney and Associates Limited and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.</p> <p>We are required to:</p> <ul style="list-style-type: none"> • give priority to your 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 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 (these are designed to make sure we treat you as we should and give you suitable advice) <p>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 https://www.fma.govt.nz</p>
<p>Contact details</p>	<p>Gloria Sarney and Associated Limited</p> <p>318 Grey Street, Hamilton East, Hamilton 3216</p> <p>Rachel Ogden ph. 027 3719960</p> <p>Email: info@insuresarney.co.nz</p>