

Public Disclosure

Licence Information

Hallam Jones Insurance and Superannuation Ltd (FSP38182), holds a full licence issued by the Financial Markets Authority (*the government agency that monitors financial advisers*) to provide a financial advice service regarding the financial products listed in our Nature and Scope of Financial Advice.

Nature and Scope of the Financial Advice Provided

Hallam Jones Insurance and Superannuation Ltd provides financial advice and investment planning services relating to the following financial products: Kiwi Saver, Superannuation, Investment, RISK Insurance.

The providers we work with for these products are listed below:

- KiwiSaver, superannuation, and investment products:
- NZ Funds
- Booster
- AMP

Insurance products provided by:

- Partners Life
- AMP
- AIA
- Fidelity
- Cigna
- Asteron
- NIB
- Southern Cross

Hallam Jones Insurance and Superannuation Ltd 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.

- These products are:
- Shares
- Property
- Bitcoin

Fees and Expenses

Hallam Jones Insurance and Superannuation Ltd 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.

Fees and expenses will be explained in depth and documented for you in the 'Disclosure and Scope of Services' document your chosen adviser will present to you during your initial meeting.

A final statement of Fees and expenses will be confirmed in a Statement of Advice presented to you by your chosen adviser before putting any product in place for you.

Duties

Hallam Jones Insurance and Superannuation Ltd and your adviser have duties under the Code of Professional Conduct for Financial Advice Services 2013 (Code of Conduct), Financial Markets Conduct Act 2013 (FMC Act 2013), and Financial Services Legislation Amendment Act 2019 (FSLA Act 2019); relating to the way they give advice. They are required to:

- Meet certain standards of competence, knowledge, and skill to ensure that we have the relevant expertise to provide you with advice.
- Take reasonable steps to ensure that you understand the nature and scope of advice we give you and let you know if there are any limitations on the advice we provide. This will help you ensure the advice provided meets your goals and objectives.
- Give priority to your interest, by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise a prudent level of care, diligence, and skill.
- Meet certain standards of ethical behaviour, conduct, and client care to ensure that we treat you as we should and give you suitable advice.
- Not offer or recommend a financial product that contravenes the Code of Conduct, FMC Act 2013, FSLA Act 2019, or related regulations. This gives you peace of mind that the products we recommend are compliant with current laws.
- Make certain disclosure information available to you, at appropriate times, for example when advice is provided.
- We must not provide false, misleading, or incomplete information.

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting <https://financialadvicecode.govt.nz/> for a full copy of the Code of Professional Conduct for Financial Advice Services 2013. You can also find a copy of the Financial Markets

Contact Act 2013 and the Financial Services Legislation Amendment Act 2019 on www.legislation.govt.nz.

Conflicts of Interest, Commissions, and Incentives

At Hallam Jones Insurance and Superannuation Ltd our financial advisers are remunerated by way of salary, bonus, and commission.

Hallam Jones Insurance and Superannuation Ltd has spent many years forging relationships with local and international providers for all our products. The benefits of these relationships are seen every day by giving our clients outstanding choice, competitive pricing and coverage options, and policy support services.

Hallam Jones Insurance and Superannuation Ltd may also receive indirect benefits such as business lunches, tickets to sporting and/or cultural events, corporate promotional merchandise, and other unquantifiable minor benefits.

Hallam Jones Insurance and Superannuation Ltd receives commissions from New Zealand Funds Management Limited. These commissions include an upfront payment of up to \$300 for each client that invests in the NZ Funds Kiwi Saver scheme, NZ Funds Wealth Builder or NZ Funds Income Generator (the NZ Funds investment solutions). Hallam Jones Insurance and Superannuation Ltd also receives an annual commission of up to 1% on amounts invested in the NZ Funds investment solutions. Hallam Jones Insurance and Superannuation Ltd will share some of these commission amounts with their adviser handling the investment. These commissions do not incur a fee towards the client.

We recognise that the above commissions, fees, expenses, and incentives may create conflicts of interests for Hallam Jones Insurance and Superannuation Ltd and your financial adviser. To manage these conflicts, our advisors follow an advice process that is designed to ensure their recommendations are made based on the client's circumstances and financial goals and are suitable for the client. Hallam Jones Insurance and Superannuation Ltd also:

- has a quality assurance programme in place to monitor the advice our financial advisers provide.
- actively monitors compliance with our conflicts policies and procedures; and
- ensures training is provided to all Hallam Jones Insurance and Superannuation Ltd.'s financial advisers about how to manage conflicts of interest.
- undertake compliance audits of our financial advisers, and annually audit our conflict-of-interest compliance framework

Complaints Handling and Disputes Resolution

Even with the best of intentions, complaints sometimes arise. Hallam Jones Insurance and Superannuation Ltd is 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 have a problem, concern, or complaint about any part of the service provided; you may contact the internal complaints scheme by telephoning Mark Jones, our primary adviser, on (07) 3483161 or via email to mark@hallamjones.co.nz or in writing to Hallam Jones Insurance

and Superannuation Ltd at PO Box 1100, Rotorua 3040.

When we receive the complaint, we will consider it following our internal complaints process:

1. We will log the complaint in our system.
2. We will consider the complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
3. 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.
 - a. 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.

We record and keep all complaints so we can learn and improve our business and client experience. All records are kept confidential per the Privacy Act 2020.

If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Services Complaints Ltd.

Financial Services Complaints Ltd, is a Financial Ombudsman service that can help investigate or resolve your complaint; if we have not been able to resolve your complaint to your satisfaction.

You can contact Financial Services Complaints Ltd at:

Address: Financial Services Complaints Limited

PO Box: 5967

Wellington 6140

Phone: 0800 347 257

Email: complaints@fscl.org.nz

Website: www.fscl.org.nz

Contact Details

Hallam Jones Insurance and Superannuation – FSP No.38182

Telephone: 07 348 3161

Free Phone: 0800 404 202

Physical Address: 1384 Hinemoa Street, Rotorua 3010

Postal Address: PO Box 1100, Rotorua 3010

Email: info@hallamjones.co.nz