



DISCLOSURE STATEMENT

Carey Financial Services – Financial Advice Provider

Name of Financial Advice Provider	Carey Financial Services Limited
FSP Number	FSP 720711
Address	9 Apollo Place, Hamilton
Phone Number	027 480 9930
Email Address	richard@careyfs.nz

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. Carey Financial Services Limited (FSP720711) holds a licence issued by the Financial Markets Authority to provide financial advice.

Nature and Scope of the Advice

Carey Financial Services Limited (CFS) provides advice to clients about their life insurance and health insurance. We also provide financial advice in relation to KiwiSaver. Carey Financial Services Limited only provides financial advice about products from certain providers:

- For Life Insurance, Trauma Insurance, Income Protection Insurance, Key Person Insurance and Total & Permanent Disability Insurance: AIA, Asteron, Cigna, Fidelity Life & Partnerslife.
- For health insurance: AIA, NIB & Partnerslife.
- For KiwiSaver: Booster & Generate.
- CFS can assist with the setting up of your ACC Cover Plus Extra
- CFS does not provide any Tax advice or Legal advice
- CFS can refer clients to a lawyer or accountant for the above services
- CFS has a working relationship with Hugh Vercoe and Associates for Fire & General Insurance.

In providing you with financial advice, CFS will only consider existing term life, trauma, income protection and health insurance policies (if any). CFS will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.

Fees or Expenses

Carey Financial Services Limited will not charge a fee for the financial advice provided to a client.

Conflicts of Interest and Incentives

For all personal and business insurance, Carey Financial Services Limited receives commissions from the insurance companies on whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to Carey Financial Services Limited. The amount of the commission is based on the amount of the premium. To ensure that CFS prioritise their clients' interests above their own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances.

For Fire & General referrals CFS receives commission from Hugh Vercoe & Associates. We do not receive any commission or fees from the Lawyer or Accountant.

For Kiwisaver CFS receive a flat finder's fee from Booster or Generate and a trail commission quarterly.

CFS undergo annual training about how to manage conflicts of interest. CFS undertakes a compliance audit, and a review of its compliance programme is undertaken annually by a reputable compliance adviser.

Complaints Handling and Dispute Resolution

If you are not satisfied with our financial advice service you can make a complaint by emailing richard@careyfs.nz, or by calling: 027 480 9930. You can also write to us at: 9 Apollo Place, Rotorua North, Hamilton, 3210. When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how I 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, 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 can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Services. Financial Disputes Resolution Services 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 Disputes Resolution Services at:

Address	Freepost 231075, PO Box 2272, Wellington 6140
Phone Number	0508 337 337
Email Address	enquiries@fdrs.org.nz

Duties Information

Carey Financial Services Limited, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't 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). 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>.