

Your Adviser:

Financial Advice Provider:
Guardian Alliance New Zealand Limited (trading
as Liberty Life New Zealand) FSP710271

Licencing status:

Full Class 2 Licence issued by the Financial
Markets Authority on the 16 March 2022

Address:

17 Rukutai Street, Orakei Auckland

Financial Adviser:

James Gray FSP31622

Qualifications:

Bachelor of Business
GradDip.Bus (Finance)
Dip.Bus.(Personal Financial Planning)

Professional body membership:



Contact Details:

Mobile: 021 944 754
Email: service@libertylife.co.nz
Website: www.libertylife.co.nz

What we do

We enable people to achieve what is important to them and live their best possible life. We provide personalised financial advice and solutions to help you create a financially secure future

About James

James has been working in the New Zealand financial services industry since 2008. His experience spans all levels of financial services, from large institutional banking organisations to small business enterprises and individual services. As a proud husband and father, James understands the demands of life and believes that purpose, planning, and pursuit keeps us all on the road to success.



Our services and scope of advice

There are a number of ways we can help. While the list below is included to provide some markers for areas of expertise, it is helpful to understand that where we tend to help people most is by providing clarity, confidence and control.

Key areas of expertise are:

- Financial modelling and goal planning
- Personal insurance planning and implementation
- Investment, retirement planning, asset accumulation and capital preservation

However, our discussions may also include:

- Financial Management (debt management, cashflows, income and bank accounts).
- Guidance on property portfolios (note that this is limited to analysis and advice in a wider context and we do not help you find, buy, sell or otherwise transact).
- Estate and asset planning.
- Business insurance planning and succession.

We only provide financial advice about products from the following companies:

- For personal insurances, we work with: AIA, Asteron Life, Fidelity and Partners Life
- For medical insurances, we work with: Accuro, AIA, nib, Partners Life and Southern Cross
- For investment products, we work with: Consilium, NZ Funds, OneAnswer, JMI Wealth
- For KiwiSaver products, we work with: ANZ, Booster, Generate, Milford Asset Management, NZ Funds and Pathfinder.

*Our Obligations to You

- Treat you fairly
- Act with integrity
- Provide financial advice which is suitable for you
- Protect your privacy and confidential information
- Maintain the competence and skill to deliver advice in our area of expertise
- Maintain the ethical and behavioral standards set by the Code of Professional Conduct for Financial Advice Services.

Disciplinary history you should be aware of:
There have been no professional indemnity insurance or negligence claims, disputes resolution actions, or disciplinary actions.

Cost of advice

Any remuneration arrangements will be negotiated directly with every potential client before any engagement with that client is agreed to. We may charge fees AND earn commissions depending upon the scope of the engagement agreed to by a client.

For Insurance

The required research, analysis and time involved in preparing insurance advice is significant. If you engage us to provide an Insurance Planning Service and if you do not proceed in any way, then we will charge a fee starting at \$500 plus gst but rising where additional time and complexity is a factor.

If you proceed with the advice and we get paid a commission by an insurer, then we do not charge a fee.

Upon the establishment of an insurance policy, the insurer will pay an initial commission. Once the policy has been in force for longer than 12 months, then 'ongoing' commission is paid, which is why a planning fee and a service fee are not required for insurance advice.

It is worth noting that insurers pay initial commissions based on the expectation that a customer relationship that will last longer than two years. Where a policy is cancelled before the end of two years, the insurer will claw back a percentage of this initial commission. Depending on circumstances, we reserve the right to charge reasonable fees to re-coup costs for work completed over the engagement to that point.

For Investment

Written advice for investments or retirement planning typically starts at \$1,000 plus gst and includes any implementation. Where any work becomes more involved than reasonably expected, Liberty Life reserves the right to re-negotiate a further fee.

Comprehensive Financial Plans go beyond the scope of investment and retirement planning, and can include analysis and commentary on financial management, estate planning and host of other pertinent subject matter. These start at \$2,000 plus gst.

Ongoing fees are charged on a Funds Under Management (FUM) basis. They can differ depending on the type of investment. There is a sliding scale for the volume of funds, but typically will be no more than 1% exclusive of gst for a smaller engagement, falling to 0.5% for larger sums under advice. Ongoing fees are charged on a monthly pro-rata basis and subtracted from funds, unless arranged otherwise.

Hourly Rate Consultancy

Where we do not have an ongoing engagement, we can still provide transactional services.

For unstructured advice or appointments with an adviser, an hourly rate of \$250 plus GST applies. We may also charge fees to cover any implementation or administration resource.

Where a transactional service is provided, we will usually agree to a cost for service beforehand, although this may rise where time and complexity becomes a factor.

Conflicts of Interest

We have no financial interest in any insurance and/or investment 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 and/or investment company funded conferences or entertainment or functions as a rule, or any sales campaigns or similar incentives.

We will accept an occasional glass of wine or a cup of coffee from an insurance and/or investment company representative of course, however these are immaterial and engender no particular warm feelings towards any particular insurer.

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 at all 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.

Complaints

What should you do if you are unhappy with something? If you have a problem, concern, or complaint about any part of our service or your product performance, please contact James Gray, Director of Guardian Alliance New Zealand in the first instance so that we may try to fix the problem.

james.gray@libertylife.co.nz
021944754

If your complaint cannot be satisfactorily resolved this way, it then becomes a dispute.

The Dispute Resolution process is:

- In the event of a dispute, you must notify us that the complaint is not resolved and is now a dispute.
- We will confirm in writing our internal complaints process, likely timeframes, and our Disputes Resolution Scheme which you can access at any stage should you choose to.
- Should we fail to handle the problem to your satisfaction within a reasonable time frame then the product providers themselves have internal complaints handling processes which you might wish to also access. This means that if we have used a particular product that is connected to the issue at dispute, you can contact the company that issued that product and have them attempt to resolve the matter as well.
- If these options fail to resolve the dispute to your satisfaction, then you may take the matter to the Insurance and Financial Services Ombudsman Scheme, of which we are a member. We are bound by the outcome of that process. You can choose to be bound by the outcome, but you can also choose to be free to pursue other legal avenues if you wish.

Their service will cost you nothing as we pay for it, and it can help us resolve any disagreements.

The Insurance and Financial Services Ombudsman
Email: infor@ifso.nz
Telephone: (Call Free) 0800 888 202
Physical Address: Level 2/70 The Terrace,
Wellington
Postal Address: PO Box 10-845

Your Privacy

When working with you we will be collecting personal information from you in order to deliver personalised advice which is suitable for you.

This is generally personal information regarding age, health, financial situation and your instructions. In accordance with the Privacy Act 2020 you are entitled to access any such information we collect and hold on you, and also to have noted any corrections to such information.

Should you require a copy of any information we hold we shall be happy to provide a full copy at our cost, but will always retain original records for legal and compliance requirements. Records are stored in secure premises and on secured computer systems at our place of business.

All staff employed by Liberty Life New Zealand have access to all client files, and in addition to Liberty Life New Zealand staff other parties may access this information as required by law or for the purposes of providing specific advice to you in accordance with your instructions or our agreed Scope Of Service. Those parties may include:

- Insurers and Investment product providers whom we are considering for your needs
- Market regulators and statutory authorities
- Professional compliance and audit assessors investigating our compliance and professional standard
- Locum advisers for business continuity p

If you have a complaint is about how we handle your personal information, you can contact the Office of the Privacy Commissioner: PO Box 10 094, The Terrace Wellington, 6143. Free phone 0800 803 909. enquiries@privacy.org.nz.

This option is available in addition to utilising the Complaints Process of Liberty Life New Zealand.