

## **Publicly Available Disclosure Statement**

### **Licence Information**

Swanney & Associates Limited (FSP761971, trading as Canopy Group Ltd) holds a licence issued by the Financial Markets Authority to provide financial advice.

### **Nature & Scope of the Advice**

Swanney & Associates Limited provides advice to our clients about their life insurance, health insurance and KiwiSaver. Our financial advisers provide financial advice in relation to these financial advice products. We only provide financial advice about products from certain providers:

- For life, income protection, trauma and permanent disability insurance, we work with five companies – AIA, Asteron Life, Fidelity Life, Cigna & Partners Life.
- For health insurance, we work with five providers – Southern Cross, Accuro, NIB, AIA & Partners Life.
- For KiwiSaver, we work with two providers – Generate & NZ Funds.

In providing you with financial advice, we will only consider existing term life, trauma, income protection and health insurance policies (if any). We 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**

Swanney & Associates Limited does not charge fees, expenses or any other amount for the financial advice provided to its clients.

### **Conflicts of Interest & Incentives**

For life insurance and health insurance, Swanney & Associates Limited and the financial adviser receive 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 Swanney & Associates Limited and your financial adviser. The amount of the commission is based on the amount of the premium.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance adviser.

### **Complaints Handling & Dispute Resolution**

If you are not satisfied with our financial advice service you can make a complaint by emailing [neils@canopygroup.co.nz](mailto:neils@canopygroup.co.nz) or by calling 09 580 0181. You can also write to us at:

PO Box 136410 Sylvia Park, Auckland. When we receive a complaint, we will consider it following our internal complaints process:

- 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, 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 the Insurance & Financial Services Ombudsman Scheme.

Insurance & Financial Services Ombudsman Scheme 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 Insurance & Financial Services Ombudsman Scheme by emailing [info@isfo.nz](mailto:info@isfo.nz) or by calling 0800 888 202. You can also write to them at: P.O. Box 10-845, Wellington 6143.

## **Duties Information**

Swanney & 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. 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>.

## **Contact Details**

Swanney & Associates Limited (FSP761971, trading as Canopy Group Ltd) is the Financial Advice Provider. You can contact us at:

Phone: 021 974 442

Email: [neils@canopygroup.co.nz](mailto:neils@canopygroup.co.nz)

Address: Level 1, Building B, 26-30 Vestey Drive, Mt Wellington, Auckland