



Publicly Available Disclosure Statement

Licence Information

Swanney & Associates Limited (FSP761971, trading as Canopy Group Ltd) holds a Class 1 licence issued by the Financial Markets Authority on 6th of May 2022.

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, Chubb & Partners Life.
- For health insurance, we work with five providers - Southern Cross, Accuro, NIB, AIA & Partners Life.

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 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 Financial Disputes Resolution Service.

Financial Disputes Resolution Service 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 Dispute Resolution Service by emailing enquiries@fdrs.org.nz or by calling 0508 337 337. You can also write to them at: Freepost 231075, PO Box 2272, Wellington 6140.

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>.

Reliability Events

A reliability event is something that may materially influence your decision on seeking advice from Swanney & Associates Ltd or from me. Some examples of reliability events are legal proceedings against me or if I had been bankrupt in the last four years.

Neither Swanney & Associates Limited nor Neil Swanney have been subject to a reliability event. Ever.

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

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