

## STEVEN GREEN & ASSOCIATES LIMITED DISCLOSURE INFORMATION

### About Steven Green & Associates Limited

Steven Green & Associates Limited (FSP30542) trading as SGA Insurance holds a licence issued by the Financial Markets Authority to provide financial advice.

### Nature and Scope of Financial Given

Steven Green & Associates provides advice to our clients about their Personal Risk Insurance, Medical 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 Personal Risk Insurance we work with the following companies: Partners Life, Cigna, Asteron, AIA, Fidelity Life, AMP
- For Medical Insurance, we work with three providers: Partners Life, NIB, AIA
- For KiwiSaver information and application assistance only we work with one provider: Generate

We do not provide advice on Kiwisaver or investments. In providing you with financial advice, we will consider any information you have given us about your needs, financial situation or goals. 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.

### Our Duties

Steven Green & 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>

### How We Are Paid

Steven Green & Associates Ltd and our financial advisers do not charge any upfront fees for our risk advice. We are paid commission by the providers on whose products we give financial advice (insurers and Kiwisaver). If you decide to take our insurance or take out Kiwisaver advice, the provider will pay a commission to Steven Green & Associates Ltd and to your financial adviser. We may charge a fee for the financial advice provided if you cancel a

Personal Risk or Medical Insurance policy within two years of inception. The fee charged for the financial advice provided to you will be calculated on the following basis: \$2,400 (including GST) or a portion thereof depending upon the length of time the policy was in force. While I am unable to provide you with an estimate of the fee for advice at this time, I will confirm this with you in my statement of advice. This fee will be payable by you by the 20th of the month after the policy is cancelled.

### How We Manage Conflicts of Interests and Incentives

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 based on the client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives. We maintain registers of conflicts of interests, and the gifts and incentives we receive. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance adviser.

### Complaints Handling and Dispute Resolution

While we endeavour to provide a quality service, we realise that sometimes we may get it wrong. If you would like to raise a concern about the service, you have received our internal complaints process is:

Put your complaint in writing by emailing [admin@sgreen.co.nz](mailto:admin@sgreen.co.nz) or you can also write to us at: P O Box 335 023, Browns Bay, Auckland 0753.

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 cannot, 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 cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Steven Green & Associates Limited Resolution Scheme.

Financial Disputes Resolution Scheme.

Email: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)  
Phone: 0800 347 257.  
Postal: PO Box 5967, Wellington 6140

### Contact Details

Steven Green & Associates Ltd (FSP82705) t/as SGA Insurance is the Financial Advice Provider.

You can contact us at:

Phone: 0800 747 336 or 027 290 9965  
Email: [admin@sgreen.co.nz](mailto:admin@sgreen.co.nz)  
Physical Address: Level 1, 42 Anzac Road, Browns Bay, Auckland 0630  
Postal Address: P O Box 335 023, Browns Bay, Auckland 0630