

# Public Disclosure Statement



## LICENSING INFORMATION

Rory is a financial adviser who runs a licensed financial adviser business called R J Graham Limited (FSP742151, trading as Abel Assurance)

RJ Graham Limited ( FSP 742151, trading as Abel Assurance), holds a Class 1 Licence issued by the Financial Markets Authority to provide financial advice. Rory Graham (FSP 30941) is authorised by that licence to provide financial advice.

Rory gives advice on personal, health and key person insurance.

## NATURE AND SCOPE OF THE ADVICE

Rory Graham provides advice to our clients about their ACC, Life, Trauma, Terminal illness, Permanent disability, Health, Income, Key Man, Loss of Revenue and Mortgage insurance needs.

We only provide financial advice about products from certain providers:

For life insurance, we work with 7 providers

<b>AIA</b>	<b>Fidelity Life</b>
<b>Nib</b>	<b>Asteron Life</b>
<b>Cigna</b>	<b>Partners Life</b>
<b>AMP</b>	

For health insurance, we work with 4 providers

<b>AIA</b>	<b>Southern Cross</b>
<b>Nib</b>	<b>Partners Life</b>

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

Abel Assurance does not charge fees, expenses or any other amount for any financial advice provided to its clients. However clients may be charged an ACC set up fee if a stand alone product.

Abel Assurance may charge a fee for the financial advice provided to a client where a client cancels a life or health insurance policy within two years of inception. Whether a fee will be charged and the manner in which it will be charged will be advised when the advice is provided to the client.

This fee will be payable by the client by the 20<sup>th</sup> of the month after the policy is cancelled.

## CONFLICTS OF INTEREST AND INCENTIVES

For life insurance and health insurance, Abel Assurance 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 Abel Assurance 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 maintain registers of conflicts of interests. Abel Assurance monitors this register and performs an annual review of our compliance programme.

## COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our financial advice service you can make a complaint by emailing [info@abelassurance.co.nz](mailto:info@abelassurance.co.nz), calling 09 6230022 or 021 501373 or writing to us at PO Box 44073, Point Chevalier, 1246.

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 Financial Disputes Resolution Scheme.

Financial Disputes Resolution 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

### Financial Disputes Resolution Scheme:

Email: [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz),

Phone: 0508 337 337

Post: Freepost 231075, PO Box 2272, Wellington 6140

Online complaint: click on this [link](#)

## DUTIES INFORMATION

Abel Assurance, 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 History

To date Rory Graham has not experienced a reliability event