

Adrian Phillips and Cindy Phillips are financial advisers who run a licensed financial adviser business called Phoenix Adviser Group Ltd.

Adrian Phillips is a risk, investment (class advice only) and Fire & General adviser, and Cindy Phillips advises on risk, Kiwi Saver and Fire & General insurance.

### **LICENSING INFORMATION**

Phoenix Adviser Group Ltd (FSP615609) holds a licence issued by the Financial Markets Authority to provide financial advice. Phoenix Adviser Group Ltd is authorised by that licence to provide financial service.

### **NATURE AND SCOPE OF THE ADVICE**

Phoenix Adviser Group Ltd provides advice to our clients about their life insurance, health insurance, Income Protection, Trauma Cover, Total & Permanent Disablement Cover, Terminal Illness Cover, Funeral Cover, Key Person Cover, Fire and General Insurance, Travel Insurance and Managed Funds. Our financial advisers provide financial advice relation to these financial advice products.

We only provide financial advice about products from certain providers:

- For life insurance, we work with five providers - AIA, Asteron, Cigna, Fidelity Life, and PartnersLife.
- For health insurance, we work with four providers – AIA, Accuro, NIB and PartnersLife.
- For KiwiSaver, we work with three providers – Booster, Generate and NZFunds.
- For Fire and General Insurance, we work with two providers – Blanket Insurance and Star Insurance.
- For small lending, we work with one provider – Select Asset Finance.
- For mortgage, we refer to Pecxer Financial Services Ltd.

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**

Phoenix Adviser Group Ltd does not charge fees, expenses or any other amount for any financial advice provided to its clients.

### **CONFLICTS OF INTEREST AND INCENTIVES**

Phoenix Adviser Group and our financial advisers receive commissions from the providers on whose products we give financial advice (insurers, and KiwiSaver providers). If you decide to take out insurance or a mortgage, or to take our KiwiSaver advice, the provider will pay a commission to Phoenix Adviser Group to Phoenix Adviser Group Ltd. The amount of commission is based on the amount of the premium or mortgage, or the KiwiSaver balance.

To ensure that our financial advisers prioritise our client's interests above our own, we follow an advice process that ensures our recommendations are made on the basis of each client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interests, and the gifts and incentives we receive. Phoenix Adviser Group Ltd monitors these registers and provides additional training where necessary. Phoenix Adviser Group performs an annual review of our compliance programme.

## **COMPLAINTS AND HANDLING AND DISPUTE RESOLUTION**

if you are not satisfied with our financial advice service, you can make a complaint by emailing [administrator@phoenixadvisergroup.nz](mailto:administrator@phoenixadvisergroup.nz) or by calling our office, 06 326 9934, or 021 487 496. You can also write to us at: P O Box 91 Ashhurst 4810.

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 with 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 Insurance & Financial Services Ombudsman Scheme Inc.

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 calling: 0800 888 202. You can also write to them at: P O Box 10845 Wellington 6143.

## **DUTIES INFORMATION**

Phoenix Adviser Group Ltd, 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**

Phoenix Adviser Group Ltd

Contact details:

Phoenix Adviser Group Ltd (FSP615609, trading as Phoenix Adviser Group Ltd) is the Financial Advice Provider.

You can contact us at:

Phone: 06 326 9934 or 021 487 496.

Email: [administrator@phoenixadvisergroup.co.nz](mailto:administrator@phoenixadvisergroup.co.nz)

Address: 261 Cambridge Ave, Ashhurst 4810