FAP Disclosure Statement

Licence Status and Conditions

Cura Advisers Limited (FSP 712291) holds a Full Licence (Class 2) issued by the Financial Markets Authority to provide financial advice.

Nature and scope of the financial advice given

Cura Advisers Limited provides advice to our clients about their life and health insurance, KiwiSaver and Managed Funds. Our financial advisers provide financial advice in relation to life and health insurance, and KiwiSaver and Managed Funds. We only provide financial advice about products from certain providers.

For Life Insurance companies we work with:

- AIA New Zealand Limited
- Asteron Life Limited
- Chubb Life Insurance New Zealand Limited
- Fidelity Life Assurance Company Limited
- Partners Life Limited
- Resolution Life Australasia Limited

For Health Insurance companies we work with:

- AIA New Zealand Limited
- NIB NZ Ltd
- Partners Life Limited
- Southern Cross Medical Care Society (t/a Southern Cross Health Society)
- Union Medical Benefits Society Ltd (UniMed)

For KiwiSaver companies we work with:

- Booster Investment Management Limited
- Milford Asset Management Limited

For Managed Fund companies we work with:

- Booster Investment Management Limited
- Milford Asset Management Limited

Fees, expenses and other amounts payable for our financial advice

Cura Advisers Limited does not charge clients directly for fees, expenses or any other amount for any financial advice provided to its clients.

Conflicts of Interest 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.

For life insurance and health insurance, Cura Advisers Limited 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 Cura Advisers Limited. The amount of the commission is based on the amount of the premium.

For KiwiSaver and Managed Funds, Cura Advisers Limited will receive a small amount from the KiwiSaver and Managed Fund providers on whose products we give advice. The fee structure is relatively standard within the industry and most providers offer this.

To ensure that our financial advisers prioritise your interests above their own, they follow an advice process that ensures their recommendations are made on the basis of your individual goals and circumstances. Cura Advisers Limited undertake a compliance audit, and a review of our compliance programme is undertaken periodically by a reputable compliance adviser which includes reviewing our conflicts of interests' policy.

Complaints handling and dispute resolutions

If you are not satisfied with our financial advice service in any way, you can make a complaint by emailing sarah@curainsurance.co.nz, or by calling us on 06 349 0089. You can also write to us at: Cura Advisers Limited, PO Box 4077, Wanganui 4500 (Attention: Sarah Hunger).

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, and will aim to provide you with a realistic timeframe.
- 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 our external dispute resolutions scheme, Financial Dispute Resolution Service (FDRS).

The Financial Dispute Resolution Service (FDRS) provides a free, independent dispute resolutions 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 the Financial Dispute Resolution Service (FDRS) at:

Address:	Freepost 231075, PO Box 2272, Wellington 6140
Telephone number:	0508 337 337
Email address:	enquiries@fdrs.org.nz

Reliability History

Neither Cura Advisers Limited nor its Financial Advisers have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from Cura Advisers Limited or its Financial Advisers. As an example, it would include legal proceedings against Cura Advisers Ltd, or if Cura Advisers Ltd had been discharged from bankruptcy in the last four years.

Our Duties

Cura Advisers 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 http;//www.fma.govt.nz

Your Privacy

When working with you we will be collecting personal information from you in order to deliver personalised advice which is suitable for you. This is generally personal information regarding age, health, financial situation and your instructions.

In accordance with the Privacy Act 2020 you are entitled to access any such information we collect and hold on you, and also to have noted any corrections to such information.

Should you require a copy of any information we hold we shall be happy to provide a full copy at our cost, but will always retain original records for legal and compliance requirements.

Records are stored in secure premises and on secured computer systems at our place of business.

All staff employed by Cura Advisers Ltd have access to all client files, and in addition to Cura Advisers Ltd staff other parties may access this information as required by law or for the purposes of providing specific advice to you in accordance with your instructions or our agreed Scope of Service. Those parties may include:

- Insurers and other product providers whom we are considering for your needs.
- Market regulators and statutory authorities
- Professional compliance and audit assessors investigating our compliance and professional standard

If you have a complaint about how we handle your personal information, you can contact the Office of the Privacy Commissioner:

PO Box 10094
The Terrace
Wellington 6143
0800 803 909
Enquiries@privacy.org.nz

This option is available in addition to utilising the Complaints Process of Cura Advisers Limited.

Contact Details

Name and Registration Number:	Cura Advisers Limited FSP712291
Address:	Suite 6, Wicksteed Terrace PO Box 4077 Wanganui 4541 New Zealand
Telephone Number:	+64 6 349 0089
Email Address:	info@curainsurance.co.nz