

# DISCLOSURE STATEMENT

(Registered Financial Adviser – RFA)



Disclosure Statement for: Benjamin Shirley, Director at Group Health and Life Ltd  
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## **It is important that you read this document**

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you select.

## **What sort of adviser am I?**

I am a registered, but not authorised financial adviser who can give you advice on Health, Life, Mortgage/Income Protection, Trauma, TPD and Business Key Person cover.

## **How we get paid/Fees**

We are paid by the insurers for the business we write (commission)  
Sometimes we may charge a fee for services provided. On this occasion the fee is agreed upon before any process starts. A situation where a fee may be charged is where it is likely no commission will be paid to GHL for the services provided.

## **What should you do if something goes wrong?**

If you have a problem, concern, or complaint about any part of my service, please tell me:

**Benjamin Shirley.** If we cannot agree on how to fix the issue, or if you decide not to lodge your complaint with me, you can contact and lodge your complaint with my Disputes Resolution Scheme. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz), calling (Call Free) 0800 347257 or (Wellington) (04) 472FSCL (472 3725), Fax (04) 472 3728, or writing to FSCL PO Box 5967, Lambton Quay, Wellington 6145.

## **How am I regulated by the Government?**

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>.  
The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.  
You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the Dispute Resolution procedures described above (under **What should you do if something goes wrong?**).

## **Declaration**

I, Benjamin Shirley declare that, to the best of my knowledge and belief, the information contained in this Disclosure Statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:   
Ben Shirley

Date: .....