



Financial Advice Provider (FAP)

Disclosure Statement

Prepared on 8 March 2022

Our contact details

Full Name: Pinnacle Life Limited

Trading Name: Pinnacle Life

Post: PO Box 1471, Auckland 1140

Principal Place of Business: Level 2, Gillies Avenue Office Park, 27 Gillies Avenue,
Newmarket, Auckland 1023

Phone: 0800 22 22 23

Fax: 09 522 5518

Email: ask@pinnaclelife.co.nz

Important

It's important that you read this information– it provides information about Pinnacle Life advice and financial advisers. It should help you decide whether the services offered by Pinnacle Life are suitable for you.

Licensing Information

Pinnacle Life is a Financial Advice Provider (FAP) for the Financial Markets Conduct Act 2013. We hold a FAP licence issued by the Financial Markets Authority (FMA) under section 398 of the Act. This licence means we can provide financial and digital advice services. We also hold a licence to conduct insurance business granted by the Reserve Bank of New Zealand.

Under our FAP, our advisers are our nominated representatives. We take responsibility for the financial advice services provided by our nominated representatives and for the advice given via our digital advice platform relating to our products and services.

We exercise care, diligence and skill in providing financial adviser services to you.

What products and services can we provide for you?

Pinnacle Life provides financial adviser services through our nominated representatives for Pinnacle Life Insurance Products. These services relate to the following insurance products:

- Life Insurance
- Critical Illness (Trauma) Insurance
- Income Protection Insurance
- Total & Permanent Disability Insurance

Nature and scope of our advice

We will discuss and agree on what kind and how much advice you need – whether it be no advice, product-specific advice, or personalised advice tailored to your circumstances. You might get advice through our website, Digital Advice platform or in conjunction with one of our nominated representatives.

Duties

Pinnacle Life and our nominated representatives have duties outlined in sections 431I, 431K, 431L and 431M of the Financial Markets Conduct Act 2013, relating to how we give. We must:

- Meet the standards of competence, knowledge and skill as set out in the Code of Professional Conduct for Financial Advice Services (designed to ensure that we have the expertise needed to provide you with advice).
- Give priority to your interests by taking all reasonable steps to ensure our interests do not materially influence our advice.
- Exercise care, diligence and skill when providing you with advice.
- Meet the standards of ethical behaviour, conduct and client care set out in the Code of Professional Conduct for Financial Advice Services (designed to ensure you receive valuable and suitable advice from us).

This is only a summary of the duties that we have. More information is available by contacting us or visiting the Financial Markets Authority website at www.fma.govt.nz

Conflicts of Interest and incentives

Our nominated representatives are salaried and don't receive any sales incentives. They may receive other payments if they demonstrate internal good conduct performance. These payments are subject to regular quality assurance checks to ensure we meet internal quality and service standards.

Our Complaints process

Our goal is to provide our customers with the highest level of service we can, but there may be a time when you might encounter a problem or have a concern. If this happens, please let us know immediately. You can contact us by calling one of our Customer Service Representatives on 0800 22 22 23 or emailing us at ask@pinnaclelife.co.nz

In many cases, your issue will be resolved straight away by our customer service team. However, if they can't resolve the issue, our Customer Sales & Service Team Leader will take on your case personally.

Alternatively, you are welcome to put your concern in writing. We will undertake a thorough investigation and work with you to try and resolve the issue. If we can't find a way to resolve it, you can contact the Insurance and Financial Services Ombudsman (IFSO), who may be able to help.

The IFSO is a free, independent service for resolving insurance and financial disputes. Pinnacle Life is a member of the IFSO. There is helpful information about the IFSO, and their role in complaint resolution, on their website www.ifso.nz.

IFSO contact details.

Post: P O Box 10 845, Wellington 6143

Physical Address: Level 2, Solnet House, 70 The Terrace Wellington 6143

Phone: 0800 888 202

Email: info@ifso.nz

Other Useful Information

You can also get information about financial advisers from the FMA and report Pinnacle Life to the FMA if you have concerns.

FMA contact details

Post: PO Box 1179, Wellington 6140

Phone: 0800 434 566

Web: www.fma.govt.nz

Pinnacle Life is registered on the Financial Service Providers Register. You can check our status on the register at www.fspr.govt.nz