
Public Disclosure Statement

Cammell Consulting Group Limited – Authorised Body

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1. License Information

Cammell Consulting Group Limited ([FSP44441], Cammell Consulting is authorised under the licence of First Capital Financial Services Limited (FSP83083) and regulated by the Financial Markets Authority for the purpose of providing financial advice. This licence was granted from 29 June 2020 as per clause 73 of Schedule 4 of the Financial Markets Conduct Act 2013.

2. Nature and Scope of Advice

The following is a list of the types of advice that Cammell Consulting can give together with the products that can be advised on.

Risk Management

- Life and Serious Illness
- Short and long term Disability
- Medical insurance
- ACC Products
- Shareholder protection
- Key person cover
- Debt protection

Employee Benefits

- Group insurance scheme
- Company superannuation schemes
- Workplace seminars

Cammell Consulting does not have any material limitations on products that can be advised on however, Products used in the advice for risk management will be limited to those products that have a strong financial strength rating.

Please see the appendix of all products and providers.

3. Fees

Cammell Consulting may charge fees for the provision of advice and/or implementation and management of different services/products. The fee charged will depend on the nature of the financial advice and service that we provide.

Insurance clients will need to pay premium to insurance providers if proceeding with an insurance policy.

If any fees are to be paid these will be confirmed to you in writing once the nature and scope of the service being provided is known.

4. Commission

Cammell Consulting receives initial and ongoing commission from insurance companies about whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to Cammell Consulting. The amount of the commission is based on the amount of premium.

5. Conflicts of Interest and Incentives

Cammell Consulting does not have any preferential terms (other than those readily offered to other market participants) or production performance agreements with any product provider. Cammell Consulting does not have any commercial relationships or contractual arrangements that present any material conflict of interest.

Our advisers receive a salary as an employee of Cammell Consulting. They do not receive any other incentives or commissions based on the financial advice that they provide to you.

6. Complaints handling and dispute resolution?

If you have a problem, concern, or complaint about any part of our service, please advise us immediately by contacting the General Manager, Lachie Gunn (lachie.gunn@firstcapital.co.nz), at First Capital. First Capital has an internal complaints process and undertakes to investigate your concerns promptly and fairly.

If we cannot agree on how to resolve the issue, or if you decide not to use the internal complaints process, you can contact the firm's approved disputes resolution scheme, Insurance and Financial Services Ombudsman (IFSO).

IFSO provide a free and independent dispute resolution service that may help to resolve your complaint and will help us resolve any disagreements. You can contact IFSO at:

Address: Office of the IFSO, PO Box 10485, Wellington 6143

Telephone: 0800 888 202

Fax: 04 499 7614

Website: <https://www.ifso.nz/>

7. Duties information

Cammell Consulting and our advisers have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are bound by duties to:

- meet the standards of competence, knowledge and skill set out in the Code of Conduct.
- give priority to the client's interests.
- exercise care, diligence, and skill
- meet the standards of ethical behaviour, conduct and client care.

If you have a question about anything in this disclosure statement or you would like to know anything more, please contact Cammell Consulting at the address stated above.

Appendix

Providers (Life)	Financial Strength Ratings
AIA New Zealand	AA (Very Strong) by Fitch
Asteron Life	AA- (Strong) by S&P
Fidelity Life	A- (Excellent) by AM Best
Partners Life	A- (Excellent) by AM Best
Cigna	A (Excellent) by AM Best
Resolution Life	A- (Strong) by S&P

Providers (Health)	Financial Strength Ratings
AIA New Zealand	AA (Very Strong) by Fitch
Nib	A- (Strong) by S&P
Partners Life	A- (Excellent) by AM Best
Southern Cross	A+ (Strong) by S&P