



Qualifying Financial Entity (QFE)

Disclosure Statement

Prepared on 1 November 2017

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

PO Box 1471, Auckland 1140
Ph 09 522 5515
Fax 09 522 5518
Freephone 0800 22 22 23
Freefax 0800 746 777
Email ask@pinnaclelife.co.nz

pinnaclelife.co.nz

It's important that you read this information – it provides important information about Pinnacle Life's financial advisers and should help you decide which financial adviser to choose.

What sort of adviser are we?

Pinnacle Life is a Qualifying Financial Entity (QFE). It is licensed and regulated by the Financial Markets Authority (FMA) for its financial adviser services. Pinnacle Life also holds a licence to conduct insurance business granted by the Reserve Bank of New Zealand. Employees of Pinnacle Life (our advisers) may provide you with financial adviser services relating to our products and services.

As a QFE, Pinnacle Life takes responsibility for the financial adviser services you get from our advisers. We'll ensure that our advisers 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 for our insurance products through our QFE advisers in our call centre. These services relate to the following insurance product classes:

- Life Insurance
- Mortgage Insurance
- Funeral Insurance
- Trauma Insurance
- Income Protection Insurance
- Accidental Death Insurance
- Total & Permanent Disability Insurance



What should you do if something goes wrong?

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 either by calling one of our Customer Service Representatives on **0800 22 22 23**, or emailing us on ask@pinnaclelife.co.nz

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

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Alternatively, you are welcome to put your concern in writing. We will undertake a thorough investigation of your concern and work with you to try and resolve the issue. If we can't find a way to resolve your concerns, you can also 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. Helpful information concerning the IFSO and their role in complaint resolution can be found on their website www.ifso.nz.

IFSO contact details

Post: P O Box 10 845, Wellington 6143
Physical Address: Level 8, Shamrock House, 79-81 Molesworth Street, Wellington
Phone: 0800 888 202
Email: info@ifso.nz

You can also obtain information about financial advisers from the FMA and report information about Pinnacle Life or its QFE advisers 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. If you're interested, you can check our status on the register at www.fspr.govt.nz and whether other entities are members of the Pinnacle Life QFE.