



PROFILE

Tony Gill is a financial adviser who manages a licensed financial adviser business called Gill & Co 1999 Limited. Tony is an insurance adviser, and advises on life, disability and health insurance.

Gill & Co 1999 Limited (FSP399907) holds a Full Class 1 Licence issued by the Financial Markets Authority to provide financial advice.

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| Name of Financial Adviser | Tony Gill |
| FSP Number | FSP 718511 |
| Address | 59 Apollo Drive, Albany, Auckland |
| Trading Name | Gill & Co 1999 Ltd |
| FSP Number | FSP 399907 |
| Phone Number | 021 718 093 |
| Email Address | tony@tonygill.co.nz |
| Website | https://www.tonygillinsurance.com |

This disclosure statement was prepared on: 23 September 2021

SCOPE OF ADVICE

Gill & Co 1999 Limited provides advice to you about your life, disability and health insurance.

They only provide financial advice about products from certain providers:

- For life, disability, debt protection, shareholder protection and key person insurance, Gill & Co 1999 Limited works with four companies – FidelityLife, AsteronLife, PartnersLife and Cigna
- For health insurance, Gill & Co 1999 Limited works with three providers – NIB, Southern Cross and PartnersLife
- For Group Schemes, Gill & Co 1999 Limited works with two providers – NIB and Southern Cross



In summary, Gill & Co 1999 Limited gives you advice about:

- Life Insurance
- Trauma Insurance
- Income/Mortgage Protection Insurance
- Total and Permanent Disability Insurance
- Health Insurance
- Key Person Protection Insurance
- Debt Protection Insurance
- Shareholder protection Insurance
- Group Schemes Insurance

FEES

Gill & Co 1999 Ltd. does not charge fees or expenses for any financial advice provided to you.

CONFLICTS OF INTEREST AND INCENTIVES

For life insurance, disability insurance and health insurance, Gill & Co 1999 Ltd. receive commissions from the insurance companies where the business is placed. If you decide to take out insurance, the insurer will pay a commission to Gill & Co 1999 Ltd. The amount of the commission is based on the amount of the premium and will vary depending on product type and product provider. However, it may be up to 230% times the first year's premium payable by you, with a further payment of up to 10% of each yearly premium thereafter.

To ensure that, Gill & Co 1999 Ltd. prioritise your interests above their own. They follow an advice process that ensures their recommendations are made on the basis of your goals and circumstances.

Gill & Co 1999 Ltd. undergo annual training about how to manage conflicts of interest. They undertake a compliance audit, and a review of their compliance programme is undertaken annually by a reputable compliance adviser.



COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with Gill & Co 1999 Limited financial advice services, you can make a complaint by calling Gill & Co 1999 Ltd. (021 718 093) – Gill & Co 1999 Ltd. have an internal complaints handling process. When they receive a complaint, they will consider it following their internal complaints process:

- Gill & Co 1999 Ltd. will consider your complaint and let you know how they intend to resolve it. Gill & Co 1999 Ltd. may need to contact you to get further information about your complaint.
- Gill & Co 1999 Ltd. aim to resolve complaints within 10 working days of receiving them. If they can't, they will contact you within that time to let you know if they need more time to consider your complaint.
- Gill & Co 1999 Ltd. will contact you by phone or email to let you know whether they can resolve your complaint and how they propose to do so.

If they can't resolve your complaint, or you aren't satisfied with the way they propose to do so, you can contact Financial Disputes Resolution Service who provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if Gill & Co 1999 Ltd. haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Disputes Resolution Service (FDRS) by emailing enquiries@fdrs.org.nz, or by calling: 0508 337 337. You can also write to them at: Freepost 231075, PO Box 2272, Wellington 6140.

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| Address | Freepost 231075, PO Box 2272, Wellington 6140 |
| Phone Number | 0508 337 337 |
| Email Address | enquiries@fdrs.org.nz |
| Website | www.fdrs.org.nz |

IMPORTANCE

It is important that you read this disclosure statement. 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 choose.



DUTIES INFORMATION

Gill & Co 1999 Ltd., and anyone who gives financial advice on their behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that they give advice.

Gill & Co 1999 Ltd. are required to:

- give priority to your interests by taking all reasonable steps to make sure their advice isn't materially influenced by their 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 Gill & Co 1999 Ltd. 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 Gill & Co 1999 Ltd. treat you as they should, and give you suitable advice).

This is only a summary of the duties that Gill & Co 1999 Ltd. have. More information is available by contacting them, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

RELIABILITY HISTORY

I, Tony Gill - Director of Gill & Co 1999 Ltd., declare that I have never been declared bankrupt, nor placed in liquidation, and that I have never breached the Financial Markets Conduct Act 2013 and that I am solvent and financially secure.

PRIVACY

I, Tony Gill - Director of Gill & Co 1999 Ltd., will be gathering private information and handling it in accordance with the relevant law (Privacy Act 2020) and what the general obligations and rights are.

DECLARATION

I, Tony Gill, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement complies with the FSLAA and FMC Act.

Signed