

CIGNA DISCLOSURE STATEMENT AS AT 30 NOVEMBER 2018

Qualifying Financial Entity (QFE)

Full name: Cigna Life Insurance New Zealand Limited (Cigna)

Address: P O Box 24 031
Wellington 6142
New Zealand

Level 24
Majestic Tower
Willis Street
Wellington

Telephone: 0800 900 047

Email: contactus.nz@cigna.com

Web: www.cigna.co.nz

This disclosure statement is effective from 30 November 2018.

Important:

This statement provides information about Cigna's financial advisers and it's important that you read it so that you can decide what service is best for you.

Services we can provide:

Cigna is a QFE for the purposes of the Financial Advisers Act 2008 (the Act).

Cigna takes responsibility for the financial adviser services provided by our QFE advisers.

Our products and services:

We offer a range of insurance products that are classed as category 2 products in the Act. These are pure insurance products that do not involve any form of savings or investments. We do not offer category 1 products, i.e. those that include savings/investments.

These products may be branded Cigna, OnePath or products arranged through a third party such as Southern Cross Medical Care Society and nib nz limited.

The products include:

- Term Life insurance
- Income protection insurance
- Trauma/Critical illness insurance
- Mortgage repayment insurance
- Funeral insurance
- Bill protection insurance
- Cancer cover insurance
- Travel insurance
- Health insurance

Our QFE advisers have differing levels of specialisation in the products we provide. Some are able to provide financial advice on a wide range of products that are tailored to your personal needs. In other cases, our adviser may only be able to provide you with financial advice on one product or a limited range of products.

Where an adviser is unable to provide advice on a particular product they will tell you and offer to refer you to a Cigna adviser who has the knowledge, skills and training necessary to provide the advice on the product or service that you require.

Our QFE advisers may provide advice about the products listed above. However, they can't provide financial advice on other products or services including an investment planning service. If you require advice that we can't provide we recommend that you contact an independent Authorised Financial Adviser (AFA).

Adviser remuneration:

We don't charge a fee for the advice our advisers provide. Our advisers are paid by a salary and don't receive commissions on the sales they make. They may receive other payments linked to various internal performance criteria. These payments are subject to regular quality assurance checks to ensure that each adviser meets our quality standards and that there are no conflicts of interests.

If you have a problem:

If you aren't happy with the advice or service we have provided, you can contact us immediately on 0800 900 047. In most cases your issue should be resolved at the first point of contact by our customer care team.

However, if they can't resolve the issue, you will be referred to our dedicated Complaints Resolution team who will personally take on your case. Alternatively, you can write to us and we will investigate your concern and keep you informed as we do so.

If we can't resolve your complaint:

If our Complaints Resolution team can't resolve your issue and we can't reach agreement you can contact the Insurance and Financial Services Ombudsman (IFSO).

IFSO is a free, independent service for resolving insurance and financial disputes to which Cigna subscribes and Cigna is bound by any decision made by IFSO.

IFSO contact details:

Address:

P O Box 10 845
Wellington 6143

Telephone:

0800 888 202

Email address:

info@ifso.nz

Who licenses and regulates Cigna:

For the purposes of our adviser services and products, Cigna is licensed and regulated by the Financial Markets Authority (FMA). You can obtain information about financial advisers from the FMA; you can also report information about Cigna or its QFE advisers to the FMA:

Address:

Financial Markets Authority
P O Box 1179
Wellington 6140

Telephone:

0800 434 566

Website:

www.fma.govt.nz

Cigna is registered on the Financial Services Providers Register. You can check our status on the register at www.fspr.govt.nz