

I am a Financial Adviser (FSP1009860) and I am engaged by HTL Insurance Ltd (FSP1012335) to provide financial advice on their behalf. HTL Insurance Ltd is authorised by the FMA to provide advice under the license of HTL Group Ltd FSP697011

My Contact details are as follows:

Address: 27 Eliot Street, New Plymouth
Tel: 027 224 8404
Email: Paige@thehtlgroup.co.nz

Nature & Scope of Advice

Our insurance advisers provide financial advice about products from certain providers. For Life Insurance we work with Fidelity, AIA, Resolution Life (formerly AMP), Asteron, Partners Life & Chubb (formerly Cigna). For Health Insurance we work with Southern Cross, NIB, Partners Life, Accuro, AIA & UniMed.

Limitations

We will base our advice on your personal goals and circumstances that we record in a Client Needs Analysis and any additional information that you provide to me. These goals and circumstances will be summarized in a Statement of Advice.

Fees & Expenses

When you take out, alter or cancel life & health insurance cover following our advice, HTL Insurance Ltd may charge you an Adviser Service Fee plus GST and charges. HTL Insurance Limited may receive commission from life & health insurance providers between 2.5% and 240%. This is based on your annual premium.

My obligations to you

As a Financial Adviser, I/ we have a duty to:

- Give priority to your interests by taking all reasonable steps to ensure my advice is not materially influenced by my own interests.
- Exercise care, diligence and skill in providing you with advice.
- Meet the standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that I have the expertise needed to provide you with advice).
- Meet standards of ethical behavior, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure I treat you as I should, and give you suitable advice).

Conflicts of interest

Our advisers are rewarded with a salary and a discretionary bonus, both of which are paid by HTL Insurance Ltd.

We do have in place some referral relationships. You will always be advised as to whether this is material to our relationship with you.

Incentives

From time to time our product providers assist with funding for conferences or professional development opportunities.

The HTL Group under whose licence we operate also:

- Has a quality assurance programme in place to monitor the advice our financial advisers provide.
- Ensures training is provided to all financial advisers about how to manage conflicts of interest.



Disclosure Statement - Paige Crofskey (FSP1009860)

Reliability history

HTL Group Ltd, HTL Insurance Ltd, nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me.

Who do I contact with any complaints and/or disputes?

If you are not fully satisfied with our services or wish to make a complaint, please speak to your Financial Adviser in the first instance. If your complaint is not resolved to your satisfaction your financial adviser will refer your complaint to The HTL Group or you can contact them directly:

Mail: Complaints Officer
The HTL Group
PO Box 910,
New Plymouth 4340
Phone: 0508 267 267
Email: shay@thehtlgroup.co.nz

View our Complaints Process:

<https://www.thehtlgroup.co.nz/complaints>

We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.

We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint. We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so. If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact The Insurance & Financial Services Ombudsman. The Insurance & Financial Services Ombudsman Disputes Resolution Scheme provides a free, independent dispute resolution service that may help investigate or resolve your complaint.

If we haven't been able to resolve your complaint to your satisfaction. You can contact:

The Insurance & Financial Services Ombudsman Disputes Resolution Scheme**Address:**

PO Box 10-845
Wellington 6143

Telephone number:

04 499 7612 or Freephone 0800 888 202

Email address:

info@ifso.nz

Privacy Policy

We collect personal information directly from you, and sometimes from other sources. If we collect personal information about you from someone else, our Indirect Collection Source Schedule explains the kinds of sources we use, what we may collect, why we collect it, and who it may be shared with.

View our full Privacy policy:

<https://www.thehtlgroup.co.nz/privacy-statement>

View the schedule: [HTL Indirect collection source schedule](#)

More important information

For more information regarding us, our duties and obligations to you, and our complaints process, please visit our website:

<https://www.thehtlgroup.co.nz/disclosure>

Declaration

I, Paige Crofskey, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete.

**Signature**

Paige Crofskey

Date

1 October 2026

