



INSURANCE

## Secondary Disclosure Statement (Authorised Financial Adviser)

This disclosure statement was prepared on 19 February 2020  
(Version number 01022020)

### A. Name and registration number of Authorised Financial Adviser

Kevin John Seque, FSP 108805

### B. Address and contact details

Physical address: 987 Ferry Road, Ferrymead, Christchurch.

Postal address: P O Box 1344, Christchurch. 8140

Telephone number: (03) 3654460

Email address: kevin@ksl.co.nz

### C. Services and products I provide

*I provide the following types of financial adviser services:*

- Financial advice
- Investment planning services

*I provide financial adviser services in the following subject matters:*

- Risk management
- Insurance advice

### D. Products used

*I provide 'financial adviser services' in relation to the following types of financial products:*

#### **Risk Management Products:**

- Life cover
- Accidental death cover
- Disability income protection
- Trauma
- Living insurance
- Business overheads cover
- Mortgage protection insurance
- Key person protection insurance
- Medical insurance

## E. Product providers used

*With risk management products I have contractual agreements for the sale of these products with the following suppliers*

- AIA New Zealand Limited
- AMP Life Limited
- Asteron Life Limited
- Fidelity Life Assurance Company Limited
- Cigna Life Insurance New Zealand Limited
- NIB NZ Limited
- Southern Cross Medical Care Society

## F. Fees payable by the client

*I do not charge fees. (See below).*

## G. Other interests and relationships

*I am an independent contractor to KSL Insurance Limited and am paid commissions for insurance business that I complete. My family trust is a shareholder in KSL Insurance Limited holding a 30% interest.*

## H. Remuneration

*I receive 64% of the commission (see below) that KSL Insurance Limited will receive for risk management products placed with the providers as outlined on E above:*

<b>Risk products</b>	<b>Max. initial commission as a % of annual premium</b>	<b>Max. Ongoing % of annual premium</b>	<b>Arrangements to manage any conflict of interest</b>
<i>All Insurers pay commission as set out in their terms of engagement</i>	<i>The maximum rate of commission as % of annual premium by most insurers is 150%</i>	<i>The maximum commission as a % payable annually by most Insurers is 20%</i>	<i>Full disclosure to the client will be made on request to avoid any conflict of interest. KSL Insurance Limited has a peer review process for product selection which will allocate carriers on strict performance criteria irrespective of commission.</i>

## I. Declaration

*I, Kevin John Seque, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.*

Signed:



Date: 19 February 2020

Enclosure: Client acknowledgement

## Client acknowledgement

I/We .....

acknowledge receipt of the disclosure statement version 01022020 dated 1 February 2020 of Kevin John Seque and KSL Insurance Limited.

Signed..... Date.....

Signed..... Date.....