



**I N S U R A N C E**

**DISCLOSURE STATEMENT for Grace Downs (FSP719092)**  
***Registered Financial Adviser***

**Phone:** (03) 365 4460 | **Email:** grace@ksl.co.nz

**Physical:** Unit 13, 987 Ferry Road, Christchurch 8023 | **Postal:** PO Box 1344, Christchurch 8140

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**It is important that you read this document**

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. In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

**What sort of Adviser am I?**

I am a Registered Financial Adviser (RFA).

**How can I help you?**

I have been authorised to provide you with financial adviser services in the following category:

- Insurance Advice
  - Personal Insurance: Medical Insurance, Income Protection, Mortgage Protection, Trauma, Total and Permanent Disablement, Life.

When I do this, I will be able to give you advice/provide a service about:

- Financial products provided by a broad range of organisations (more than 5 organisations).

## How do I get paid for the services that I provide to you?

### Payment type description

- Commissions

There are situations in which my employer and I will be paid by other organisations. How much that payment will be depends on the decisions that you make.

- Extra payments from my employer.

I may receive extra payments from my employer depending upon the decisions that you make.

- Non-financial benefits from other organisations.

- Other organisations may give me /my employer non-financial benefits depending on the decisions that you make.

## What are my obligations?

As a Registered Financial Adviser, I must comply with the Code of Professional Conduct for Financial Advisers. I also have other obligations under the Financial Advisers Act 2008 (including regulations made under that Act) and under the general law.

## What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to resolve the problem. You may contact my internal disputes service by:

- Phone: (03) 365 4460
- Email: insurance@ksl.co.nz
- Mail: PO Box 1344, Christchurch 8140

If we cannot agree on how to resolve the issue, you can contact my Disputes Resolution, Financial Services Complaints Limited (FSCL). This service is free and will help us resolve any disagreements. You can contact them.

### Financial Services Complaints Limited (FSCL):

- Phone: 0800 347 257
- Email: info@fscl.org.nz
- Mail: P O Box 5967, Lambton Quay, Wellington 6145

## If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know more about me, please ask me.

If you have a question about financial advisers generally, you can contact the Securities Commission.

## How am I regulated by the Government?

You can check that I am a registered financial services provider and a Registered Financial Adviser at [www.fspr.govt.nz](http://www.fspr.govt.nz). The Financial Markets Authority authorises and regulates Financial Advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under “What should you do if something goes wrong?”).

## Declaration

I, Brian Seque, declare that, to the best of my knowledge and belief, the information contained in this Disclosure Statement is true and completed and compiles with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

A handwritten signature in black ink that reads "Grace Downs". The signature is written in a cursive style with a large initial 'G' and 'D'.

Grace Downs

1 July 2020