

Important information about me

Name and registration number of Financial Advice Provider:

Lisa Kasperski FSP: 80621

Address: *36 Devon Street West, New Plymouth*

Telephone number: *0272 118 335*

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The services and products I provide advice on:

The services I provide are in relation to advice on the following financial products:

- Personal risk (insurance); Life insurance, trauma/critical illness insurance, health insurance, income and mortgage protection insurance, key person/locum insurance, permanent disability insurance, travel insurance, funeral plans
- KiwiSaver

I only give advice in the particular subject areas set out above. I only provide financial adviser services in respect of financial products provided by:

Accuro, AIA, AMP, Asteron, Booster, Cigna, Fidelity Life, nib, Partners Life

My advice process

I follow a six step advice process which involves:

- Establishing the areas advice for this engagement
- Discussion about your needs and objectives
- Further analysis and research by me
- Preparing a written report for you
- Presenting my report and recommendations to you and implementing any agreed solutions
- Reviewing your needs and objectives on a regular basis or as agreed upon

My duties and obligations to you:

Under the Financial Markets Conduct Act 2013, I have obligations relating to the way I give advice and I am required to:

- Make sure you understand the nature and scope of advice I can provide you with
- Provide advice that is relevant to this scope of advice and suitable to your circumstances
- Listen to your needs and objectives
- Act with integrity, treat you fairly and with respect and to give advice with your best interests a heart
- Exercise care, diligence and skill in providing you with advice
- Meet the necessary standards of competence, knowledge and skill required to provide you with the advice requested
- Ensure you understand my advice and recommendations
- Communicate with you to keep you informed during the process

I belong to a professional organisation, Financial Advice New Zealand and I am required to abide by their professional standards

How I am paid

My approved product providers pay me a commission when you purchase a financial product (such as an insurance product) and on an ongoing annual basis. In some cases, our approved product providers may also pay an additional variable commission. During the advice process, I will inform you of all commissions payable and who will receive them.

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

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

Signed:

Lisa Kasperski