



KSL financial Limited – Primary Disclosure Statement

Full Name and Registration number

of Authorised Financial Adviser: Kevin John Seque FSC 108805

Business Address: Level 1, Unit 8, Jade Courts, 211 Ferry Road,
Christchurch

Trading Name: KSL financial Limited (KSL)

Telephone Number: 03 365 4460

Fax Number: 03 377 2367

Email Address: kevin@ksl.co.nz

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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 an Authorised Financial Adviser this means I have been authorised by the Financial Markets Authority (the Government agency that monitors financial advisers) to provide the financial services described below.

How can I help you?

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

- Financial advice.
- Investment planning services.
- Risk and insurance products including investment linked insurance contracts as defined in the Financial Advisers Act 2008.
- Financial products provided by a broad range of organisations (more than five) although we outsource all our investment advice and planning, other

than direct property investment, to suitably qualified professional investment advisers.

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

- Financial products provided by only 1 organisation:
- Financial products provided by a small number of organisations (2 to 5 organisations):
- 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

- | | | |
|-------------------------------------|---|--|
| <input type="checkbox"/> | Fees only | My services are only paid for by the fees that you pay. I do not receive payments from other people or organisations that might influence my advice. |
| <input checked="" type="checkbox"/> | Fees | My services are paid for by the fees that you pay as well as in other ways. |
| <input checked="" type="checkbox"/> | 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. |
| <input checked="" type="checkbox"/> | Extra payments from my employer/principal | I may receive extra payments from my employer/principal depending upon the decisions that you make. |
| <input checked="" type="checkbox"/> | Non-financial benefits from other organisations | Other organisations may give my employer, my principal, and me non-financial benefits depending on the decisions that you make. |

I am required to tell you the specific fees, commissions, extra payments, and other benefits that I have received or will, or may, receive in relation to the services that I provide to you. I must tell you these things before I give you advice/provide a service or, if that is not practicable, as soon as practicable after I give you that advice/provide that service.

What are my obligations?

As an Authorised Financial Adviser, I must comply with the Code of Professional Conduct for Authorised 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 and my employer so that I and my employer and my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme Committee by emailing office@ksl.co.nz.

If we cannot agree on how to fix the issue or if you decide not to use the internal complaints scheme, you can contact Financial Complaints Service Ltd (FSCL) This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Complaints Service Ltd (FSCL) at

Post:

P O Box 5967,
Lambton Quay,
Wellington 6145

Phone:
0800 347257

Fax:
04 472 3728

Email:
info@fscl.org.nz

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 Financial Markets Authority on www.fma.govt.nz

How am I regulated by the Government?

You can check that I am a registered financial services provider and an authorised Financial Adviser at [http:// www.fspr.govt.nz](http://www.fspr.govt.nz).

The Securities Commission (Financial Markets Authority) regulates financial advisers. Contact the Securities Commission (Financial Markets Authority) for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Securities Commission (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, **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 of the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signature:

Date: