



# RISK DISCLOSURE STATEMENT



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

*This information will help you to choose a financial adviser best suited to your requirements. It will also provide some useful information about the financial adviser who you choose.*

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[www.paradisebrokers.co.nz](http://www.paradisebrokers.co.nz)



**Vision Insurance Nelson (S.I.) Ltd t/a Paradise Brokers**

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## **What sort of Advisers are we?**

We are registered, but not authorised, financial advisers.

## **We can give advice about:**

Risk and insurance products excluding investment linked contracts as defined in the Financial Advisers Act 2008.

## **What should you do if something goes wrong?**

If you have a problem, concern, or complaint about any part of our service, please tell us so we can fix the issue. If we cannot agree on resolving an issue, you can contact **Financial Services Complaints Ltd**. This service will cost you nothing, and will assist us to resolve any differences.

PHONE	0800 347 257 or 04 472 3725
FAX	04 472 3728
EMAIL	<a href="mailto:info@fscl.org.nz">info@fscl.org.nz</a>
POST	PO Box 5967, Wellington 6145

## **How are we regulated by the Government?**

You can check registered financial advisers at [www.fspr.govt.nz](http://www.fspr.govt.nz). The Financial Markets Authority regulates financial advisers. Contact the Authority (FMA) for more information, including financial tips & warnings. You can report information or complain about my conduct to the Financial Markets Authority, in the event of a disagreement, as described above.

## **Declaration**

We, Kenneth Robert Butler and Carla Glasgow, declare, to the best of our 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.