



## DISCLOSURE STATEMENT for Karl Gardner

### Director/Advisor at EnsurityNZ Limited.

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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.

### What sort of adviser am I?

I am a registered, but not authorized, financial adviser. I can give you advice about category 2 financial products such as life insurance, health insurance, risk insurance, consumer credit contracts, home loans, mortgages, and other insurance products. I am a specialist personal risk adviser and can provide advice as well as transactional services relating to life, disability and medical insurance.

### 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 fix the problem. You may contact our internal disputes service by telephoning 027 399 5253, by fax (09) 534 5413, by email: gardnerkarl@hotmail.com or in writing to 60 De Quincey Terrace, Highland Park, Auckland 2010.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaint Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing info@fscl.org.nz calling 0800 347257 or 04 472 3725 or in writing to PO Box 5967 Lambton Quay Wellington 6145.

### How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority 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, Karl Gardner 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: \_\_\_\_/\_\_\_\_/\_\_\_\_  
This Disclosure Statement was prepared on 03/03/2015.

