

Disclosure Statement (Financial Adviser)

Name of Financial Adviser: **Nicole Frances Skewes**, also known as Nicole Frances Dellow
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Trading Name: **Lifestyle Cover NZ Ltd**
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This disclosure statement was prepared on: 01 August 2019

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 authorised, financial adviser. **I can give you advice about personal risk management and life insurance.**

I can give you advice about KiwiSaver in general and the Generate and Booster KiwiSaver Schemes.

When I give this advice it is Class Advice Only, which means I can explain the benefits of KiwiSaver, the benefits of the Generate and Booster KiwiSaver Schemes, how to use a risk profile tool and how the Generate 'life stages' investment option works. I can also provide you with factual information and answer general questions about KiwiSaver. I will not take into consideration your personal circumstances or financial goals. If at the end of my advice service you would like to get personalised advice then I can arrange that for you through Generate or Booster.

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 that I can try to fix the problem. You may contact the internal complaints scheme by telephoning 0211303967, by email: nicole@lifestylecover.co.nz, or in writing to: PO BOX 301664, Albany 0752

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 Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited at -
Address: FSCL, PO Box 5967, Lambton Quay, Wellington 6145, NZ
Telephone number: 0800 347 257
Email address: info@fscl.org.nz


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, Nicole Frances Skewes aka Nicole Frances Dellow, 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: 29/10/19