

FINANCIAL ADVISOR DISCLOSURE STATEMENT

NAME OF FINANCIAL ADVISOR	DANA MARIE KASPERS
REGISTERED FINANCIAL ADVISOR	237305
ADDRESS NORTH	PO BOX 4286, PALMERSTON
TRADING NAME	SENATOR RISK MANAGEMENT NZ
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IT IS IMPORTANT YOU READ THIS DOCUMENT

This information will help you 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 advisor.

I can give you advice about insurance products, excluding a life policy, or a consumer credit contract as defined in Section 11 of the Credit Contracts and Consumer Finance Act 2003.

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.

This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL at:

POSTAL ADDRESS **PO BOX 5967, LAMBTON QUAY, WELLINGTON**

PHONE NUMBER **0800 347 257**

EMAIL ADDRESS **INFO@FSCL.CO.NZ**

HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a registered financial adviser at <http://www.fsp.govt.nz>

The Securities Commission regulates financial advisers. Contact the Securities Commission for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Securities Commission 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, **Dana Marie Kaspers** 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:

Dana Kaspers