Disclosure Document

Insuring your Tomorrow

DISCLOSURE STATEMENT

Name of Financial Adviser	Richard Jitesh Sewak
FSP Number	FSP 69261
Address	Level 1 / 4 Ash Street, CBD
Trading Name	Lifestyle Solutions
Phone Number	021773925
Office Number	03 9725564
Email Address	richard@lifestylesolutions.co.nz

This disclosure statement was prepared on: 25 September 2018

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 your:

- Life Insurance
- Disability Insurance
- Key Person Protection Insurance
- Shareholder Protection Insurance
- ACC Cover
- Trauma Insurance
- Health Insurance
- Debt Protection Insurance
- Equity Extraction Insurance
- Group Schemes

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 Executive Manager by phoning 021732725 or email
office@lifestylesolutions.co.nz

If we cannot agree on how to resolve 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 Disputes Resolution Service at:

Address	Freepost 231075, PO Box 2272, Wellington 6145
Phone Number	0508 337 337
Email Address	enquiries@fdrs.org.nz
Website	www.fdrs.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, Richard Sewak, 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:____/____/______