

## DISCLOSURE STATEMENT

Name of Financial Adviser: Katie Williamson  
FSP Number: FSP671871

Address: 6/10 Canaveral Drive, Albany, Auckland 0632

Trading Name: One50 Group Limited

Telephone Number: 0800 80 20 88

Email Address: [katie.williamson@one50group.co.nz](mailto:katie.williamson@one50group.co.nz)

This disclosure statement was prepared on 15/01/2020



### It is important that 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 you choose.

### What sort of adviser am I?

I am a Registered Financial Adviser. I can give you advice about the following:

- Personal Insurance: Life Insurance/Terminal Illness Cover, Mortgage Protection, Income Protection, Total & Permanent Disability Cover, Trauma/Critical Illness Cover, Health Insurance, Redundancy Cover and Family Protection Cover
- Business Insurance: Key Person, Loss of Revenue, Debt Protection and Shareholder / Ownership Buyout Cover
- Class advice on KiwiSaver

### 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 the internal complaints scheme by visiting our website [www.one50group.co.nz/complaints](http://www.one50group.co.nz/complaints)

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

Address: PO Box 5967, Lambton Quay, Wellington 6145

Telephone number: 0800 347 257

Email address: [info@fscl.org.nz](mailto: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 (FMA) regulates advisers. You may 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, Katie Williamson, 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.

*KWilliamson*

Signed

15/01/20

# Terms of Engagement

Katie Williamson  
FSP671871

## Who are we

We are a full-service financial firm offering Personal and Business Risk insurances, Mortgage Solutions, Accounting Services, Business Mentoring, Financial Coaching, Goal Setting, Fire and General Insurance, Commercial Insurance and KiwiSaver.

## What I do

I am a Registered Financial Adviser, who specialises in providing advice and solutions in Insurance services.

## Memberships

I am a member of Financials Services Complaints Limited and One50 Group and as such I am bound by their code of ethics.

## How we work

- We will agree on areas of advice requirements and establish our terms of our engagement
- I will get to know you and gather all necessary facts of your situation and identify your specific needs and objectives
- I will then analyse and research your circumstances and develop strategies to meet your needs and objectives
- I will prepare and present a statement of advice outlining my recommendations
- I will facilitate the application process for the agreed products and services
- I will monitor the implementation of a new policy and review these strategies and actions on a regular basis for as long as this professional relationship continues
- I am also able to provide an ongoing service of assisting you in managing the re-fixing of your mortgage facilities
- Our in-house claims team will assist you in processing any insurance claims you may have and I will be available to assist you in any way

## Experience and Qualifications

I have completed the One50 Group Insurance Adviser Training course and a Registered Financial Adviser. I undertake weekly training modules in order to stay abreast of the industry, so I am able to provide the best possible advice and support for my clients on an ongoing basis.

## Product Providers

One50 Group Ltd has Accreditations with the following companies and I will recommend the products and solutions I think will best fit your circumstances and requirements.

### **Mortgage Providers**

AMP, ANZ, ASB, Avanti Finance, BNZ, General Finance, Liberty Financial, NBNZ, NZ Mortgage Income Trust, PSIS, Public Trust, Sovereign Home Loans, SBS Bank, and Westpac.

### **Insurance Providers;**

Accuro, AIA, AMP, Asteron, Fidelity Life, NIB, One Path, Partners Life, Southern Cross and Sovereign.

## How we get paid

On settlement of a mortgage or issue of an insurance policy, I receive commission from the above product providers. The commission is generally upfront, but may also include a small renewal or trail commission for ongoing servicing. I also receive a fixed rate roll over fee from some providers if I assist in re-fixing your loan.

One50 Group is **not aligned with any one company**. This means that we provide advice and recommendations based on your situation and needs, rather than any contractual obligation.

In the rare event that you may require me to act on your behalf in a transaction whereby I do not receive a commission from the above providers, or you request me to act on your behalf with a provider we do not hold an accreditation with, I may charge a one-off fee for this work to be completed. Any such fee would be agreed in advance and authorised by you in writing.

## Your Obligations

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information we receive from you, so I ask that you provide me with all of the information I request. Without relevant and correct information about your personal and financial situation, I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information please ask so that I can explain.

## Privacy Act

Uninvited Direct Sales, in the Fair Trading Act gives you the right, as a consumer, to cancel the contract within 5 days of conclusion. We will also provide you with a written confirmation of this should you commence a policy with us.

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure
2. The Privacy Act 1993 gives you the right to request access to and correction of, your personal information

Information provided by you and/or any authorised agent, will be used by me and any members our staff, for the purpose of providing advice to you and may also be used by any:

- a. product or service provider when implementing any of my/our recommendations or variations thereof;
- b. compliance advisers, assessors or by any claims investigators who may need access to such information; and
- c. other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.

All information will be held in the strictest confidence

### Scope of Service and Engagement

The following are the areas of advice or product/s that you are requesting from me, subject to any specific objectives or limitations of our engagement.

Unless noted below, our discussions and my advice will be in relation to assisting you manage you and/or your family's financial security in the event of any of the following insurable events:

- Mortgage - residential property or business funding
- Health Insurance - requiring timely hospital or specialist treatment
- Loss of Income - through sickness or disability
- Trauma Insurance - suffering an unforeseen serious illness
- Permanent Disability - suffering a permanent disability
- Life Cover Insurance - untimely death
- Business Insurances - Shareholder Protection Insurance, Debt Protection, Key Person and Loss of Revenue
- Other (please specify below) - Specific limitations of this analysis and or advice given or transactional enquiries

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## Acknowledgements

I will be required to provide evidence that I have explained specific requirements, obligations and provided certain information to you. Please acknowledge this, by signing below that the following requirements have taken place?

### Provision of Information

I / We acknowledge the advantages of undertaking a full needs analysis and the need to provide relevant personal and financial information and by not doing so I / we risk receiving advice or product recommendations that may not be appropriate to my / our needs.

### Scope of Service

I / We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated on the previous page.

### Privacy Act

I / We acknowledge that I / We have read and understood the information relating to the Privacy Act 1993 and how this information may be used.

### Adviser Remuneration

I / We acknowledge that I / We have had the basis of adviser remuneration explained to me

### Disclosure Document

I / We acknowledge that I / We have received a copy of the disclosure statement and this has been explained to me.

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_