



The best advice is advice from experience

Ph: 0272899449

[www.safensure.net.nz](http://www.safensure.net.nz)

14 Renfrew St, Balaclava

Dunedin 9011

## Primary Disclosure Statement ( Financial Adviser)

<b>Name of Financial Adviser:</b>	<b>Svetlana Young</b>
<b>Registration Number:</b>	<b>FSP722973</b>
<b>Address:</b>	14 Renfrew St, Balaclava, Dunedin 9011
<b>Business Name:</b>	SAFENSURE NZ LTD
<b>Mobile Number:</b>	0272899449
<b>Email Address :</b>	<a href="mailto:svetlana@safensure.net.nz">svetlana@safensure.net.nz</a>
<b>This disclosure statement was prepared on:</b>	10 <sup>th</sup> of March 2021

### It is important that you read this document:

This information will help you to choose a financial adviser that best suits your needs.

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

### What sort of adviser am I :

I am Financial Adviser who run a licensed financial adviser business called Safensure NZ Ltd trading as Safensure . I am advising on Life Insurance products , Fire and General insurance products and KiwiSaver product.

#### License status and conditions



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## My Experience & Qualifications:

Svetlana has been working in the NZ Financial Services industry since 2010. Prior to that she had worked for the medical company in the marketing sector. Svetlana has decided to work in insurance industry after her own personal experience losing family members and her passion is to deliver important knowledge about personal protection plan to the families to make sure that they are well prepared at time of unforeseen. Over Svetlana's years in the industry, she has guided her clients through better financial management, and successfully dealt with medical and risk claims.

## My relevant qualifications include:

I have completed the National Certificate in Financial Services Level 5 in 2019 for Life Insurance product and Mortgage loan.

I keep my qualifications up-to-date through continuing education (consisting of seminars, technical briefings, product accreditation and conference workshops) for a minimum of thirty hours of structured development over the course of every two years. This includes keeping up-to-date with changes to the Code of Professional Conduct for Authorized Financial Advisers and relevant consumers laws such as the Fair-Trading Act.

## How I Operate:

When I give advice, I follow the international six-step process:

1. Establishing the client-adviser relationship,
2. Gathering client data and determining your goals and expectations,
3. Analyzing and evaluating the client's financial position, cash and debt management, personal and business insurance, retirement planning, and/or investment needs.
4. Developing and presenting our written advice,
5. Overseeing the implementation of the plan, and
6. Monitoring and reviewing the plan.

This can require a series of meetings with you before our advice is finalised. It also means I maintain a close ongoing relationship with clients, regularly reviewing progress and working with you over time to ensure your goals can be met.

My advice may take account of your personal objectives, financial situation and will depend on your needs. It will be clear and concise, with enough detail for you to make an informed decision about whether to act



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## Professional Indemnity Insurance:

I have professional indemnity insurance which covers all my areas of practice. This policy applies when I act in my professional capacity as an adviser, providing financial advisory services. This insurance provides protection for:

error or omission;  
defamation;  
employee dishonesty.

The underwriter is: NZI, a business division of IAG New Zealand Limited. This cover has limitations and is subject to certain exclusions with terms and conditions.

## Services and products, I provide:

SAFENSURE provides financial advice with the following:

- Personal life, sickness and disability insurance needs with AIA, Partners Life, Fidelity, Asteron and Cigna.
- Health insurance needs and products with NIB, Partners Life and AIA.
- Business Life insurance needs and products with AIA, Asteron, Fidelity Life, Cigna and Partners Life.
- Kiwisaver needs and products with Generate company.

## How do I get paid for the services I provide to you?

**SAFENSURE does not charge fees, expenses or any other amount for the financial advice provided to its clients.**

I am required to tell you about commissions and other benefits that I have received or will or may receive in relation to the services that I provide to you. I must tell you these things before I give you advice and/ or provide a service.

SAFENSURE receive commissions from the providers on those products we recommend and you take out. The amount of commission based on the premium you pay. More detail is provided at the time our advice is given.



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**If you purchase product from us and cancel it within 24 months and the product provider requires us to payback the commission we received, then we reserve the right to charge you a cancellation fee equivalent to a reasonable value of the work we have performed in providing this advice. An indication of such a cancellation fee amount will be advised at the time our advice is provided to you.**

### **Conflicts of interest:**

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's objectives, needs and circumstances. All our financial advisers undergo training how to manage the conflicts of interest. We undertake a compliance audit, and a review of our compliance program annually by a reputable compliance adviser. We further manage possible conflicts of interest by:

- Choosing product providers based on your needs and not on the commission we may receive.
- Avoiding any production requirements for one product provider
- Not accepting any gifts or incentives offered by product providers
- Having access to a range of product providers
- Using third party product research as part of our analysis
- Having our processes audited annually by a reputable compliance adviser.

### **What are my duties and obligations?**

I have duties and obligations under the Financial Market Conducts Act 2013 relating to how I give advice. I am required to:

- Ensure you understand the nature and scope of service you ask me to provide.
- Provide an advice service that is relevant to this scope of service and suitable to your circumstances and needs.
- Listen to your needs, concerns, preferences and to treat you fairly and with respect.
- Act with integrity and give priority to your interests and give advice not influenced by my own interests.
- Exercise care diligence and skill in providing you with advice.
- Meet the necessary standards of competence, knowledge and skill to provide you with the advice requested.
- Ensure you understand my advice and recommendation and any associated risks.



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- Keep you informed long the way and communicate in timely, clear and effective manner.
- Meet the necessity standards of competence, knowledge and skill to provide you with the advice requested.

## 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.

When I receive a complaint, I will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't we will contact you within that time to let you know we need more time to consider your complaint, and will aim to provide you with a realistic timeframe.
- We will contact you by phone or email to let you know whether we can resolve your complaint, and how we propose to do so.

You may contact the internal complaints scheme by contacting us on 027 2899449 or email us at [svetlana@safensure.net.nz](mailto:svetlana@safensure.net.nz) or [vicki@safensure.net.nz](mailto:vicki@safensure.net.nz). If I cannot agree on how to fix the issue, or if you decide not to use our internal complaints scheme, you can contact the Financial Dispute Resolution Service;

Address Level 9, 109 Featherston Street, Wellington Central,  
Wellington 6011, New Zealand

Telephone number: 0508 337 337

Email address: [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz)

The FDRS provides a free, independent dispute resolutions service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

Insurance and Financial Services Ombudsman is another provider which resolves complaints about insurance and financial services. This service will cost you nothing and will help us resolve any disagreements. You can contact Insurance and Financial Services Ombudsman Scheme Inc at:



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Address: PO Box 10-845, Wellington 6143, New Zealand  
Telephone number: +64 (04) 499 7612  
Email address: [info@ifso.nz](mailto:info@ifso.nz)

## If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me. If you have a question about financial advisers generally, you can contact the Financial Markets Authority.

## How am I regulated by the Government?

You can check that I am a registered financial services provider at <http://www.fspr.govt.nz>

**License status and conditions:** I hold a transitional license issued by the Financial Markets Authority to provide financial advice.

The Financial Markets Authority authorises and 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, Svetlana Young, 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 .....



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## Client Acknowledgments:

I / we..... acknowledge receipt of the **Primary Disclosure Statement** Ver. No. 002/2021 dated 10<sup>th</sup> of March of Svetlana Young of SAFENSURE NZ LTD.

Signed .....

Date.....

Signed .....

Date.....