

Financial Advice – Disclosure

The information provided in this disclosure document is important

Licence status and conditions

Keystone Financial Solutions Limited (FSP706131, trading as Keystone Financial Solutions) holds a licence issued by the Financial Markets Authority to provide financial advice.

Nature and scope of the financial advice given

Keystone Financial Solutions Limited provides advice to our clients about their life and health insurances, as well as domestic house, contents and car insurance.

We provide financial advice about products from a large range of providers, including:

- AIA Life
- Asteron
- Fidelity Life
- Cigna
- Partners Life
- NIB Health
- Southern Cross
- Vero

We do not provide advice on commercial insurance, mortgages, Kiwisaver or investments.

Any financial advice provided on our behalf will take account only of the information you have given us about your particular needs, financial situation or goals.

Our duties

Keystone Financial Solutions, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or

by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

The Code of Conduct standards can be read here: <https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>.

No fees, expenses or other amounts payable for our financial advice

We do not charge any fees, expenses or any other amounts for financial advice given to you.

If the financial adviser recommend any insurance policies for you, you will be informed of the costs of the policies.

keith styles
FINANCIAL ADVISER

027 539 7877
09 271 1011
PO Box 54054
The Marina, Auckland 2144
keith@keystonefinancial.co.nz
www.keystonefinancial.co.nz


keystone
FINANCIAL SOLUTIONS

Conflicts of interest and commissions or other incentives

For all life and health insurance, as well as house, contents and car insurance, Keystone Financial Solutions and the financial adviser receive commissions from the insurance companies on whose policies we give advice. If you decide to take out insurance, the insurer will pay a commission to Keystone Financial Solutions and your financial adviser. The amount of the commission is based on the amount of the premium.

To ensure that our financial advisers prioritise the client's interest above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance consultancy firm.

Internal complaints process

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact us using any of the following means:

- **in writing:**
Complaints Officer
Keystone Financial Solutions
Flat 1, 52 Hattaway Avenue
Bucklands Beach
Auckland 2012
- **by telephone:**
(09) 271 1011 or 027 539 7877
- **by email:**
keith@keystonefinancial.co.nz
- **completing the online complaints form (can be found at www.keystonefinancial.co.nz):**

When we receive a complaint, we 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.
- 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.
- If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Services Complaints Limited.

Dispute resolution process

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint.

We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme.

You can contact the Financial Services Complaints Limited at:

Financial Services Complaints Limited

Level 4, Sybase House, 101 Lambton Quay
Wellington 6011

Telephone: 0800 347 257 (freephone if within New Zealand) or +64 4 472 3725 (if calling outside New Zealand)

Postal: P O Box 5967, Wellington 6140

Email: complaints@fscl.org.nz

Website: <http://www.fscl.org.nz/>

keith styles
FINANCIAL ADVISER

☎ 027 539 7877
☎ 09 271 1011
📦 PO Box 54054
The Marina, Auckland 2144
✉ keith@keystonefinancial.co.nz
🌐 www.keystonefinancial.co.nz


keystone
FINANCIAL SOLUTIONS

Contact Details

Keystone Financial Solutions Limited (FSP706131, trading as Keystone Financial Solutions) is the licensed Financial Advice Provider.

You can contact us at:

Keystone Financial Solutions Limited

PO Box 54054,

The Marina

Auckland 2144

(09) 271 1011

<https://www.keystonefinancial.co.nz>

keith styles
FINANCIAL ADVISER

📞 027 539 7877
📞 09 271 1011
📍 PO Box 54054
The Marina, Auckland 2144
✉ keith@keystonefinancial.co.nz
🌐 www.keystonefinancial.co.nz


keystone
FINANCIAL SOLUTIONS