



Disclosure Statement

Name of financial adviser: Kaushik Hasmukhrai Gorasia
Address: P O Box 82080, Highland Park, Auckland 2143
Trading name: Life-N-Loans Ltd
Telephone number: 09 5334000
Fax number: 09 5334005
Email address: kaushik@life-n-loans.co.nz
This disclosure statement was prepared on: 06.06.2013
FSP Registration: FSP17301

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 with over 9 years of experience in the New Zealand Finance Industry.

I can give you advice about:

<i>Risk products</i>	<i>Loan products</i>
<ul style="list-style-type: none"> • Life cover • Accidental death cover • Disability income protection • Trauma • Living insurance • Business overheads cover • Mortgage protection insurance • Key person protection insurance • Medical insurance • REDUNDANCY covers • General and Fire Insurance (Limited to covers from Stylecover – AON) 	<ul style="list-style-type: none"> • Residential Homeloans • Business Loans • Commercial finance • Debt consolidation loans • Consumer Credit contracts • Personal loans • Car Loans

I am aligned to the below providers for Services rendered.

Mortgages:

ANZ, ASB, LIBERTY FINANCIAL, SOVEREIGN HOME LOANS, WESTPAC, NEW ZEALAND FINANCE, GENERAL FINANCE, THE COOPERATIVE BANK, RESIMAC, AVANTI FINANCE, FINANCE DIRECT AND OTHERS.

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Life-N-Loans
People • Relationship • Results

Insurances:

AIA, FIDELITY LIFE, ONEPATH LTD, SOVEREIGN ASSURANCE COMPANY LIMITED, ASTERON, SOUTHERN CROSS HEALTHCARE, PARTNER'S LIFE

I am a practising member of the following professional bodies:



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 or any authorised personnel at Life-N-loans so that we can try to fix the problem.

You may contact the internal complaints scheme by: calling us, sending us mail (electronic or postal) or by fax.

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 (www.fscl.org.nz)

This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Ltd at—

Address: P O Box 5967, Lambton Quay, Wellington 6145

Telephone number: 0800 346257

Email address: 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 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, Kaushik Hasmukhrai Gorasia, 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:

P O Box 82080, Highland Park, Auckland 2143

T: 09 5334000 F: 09 5334005 E:kaushik@life-n-loans.co.nz W: www.life-n-loans.co.nz

Client Acknowledgement

Please sign and date this acknowledgement, confirming you have received this secondary disclosure statement.

I/we the undersigned acknowledges that I/we have received a copy of Kaushik Gorasia's disclosure statement dated:

Client1 (Signature)

Client1 Name:

Client2 (Signature).....

Client2 Name:

Date

