

## Disclosure Statement (*financial adviser*):

**Rory John Graham**

**Registration No. FSP 30941**

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## 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 you choose.

## What sort of adviser am I?

I am a registered, but not authorised, financial adviser.

I can give you advice about:

- Medical Insurance
- Life Insurance
- Mortgage Protection Insurance
- Trauma Insurance
- Income Protection Insurance
- Family Income Insurance
- Start Up Business Cover
- Business Continuity including Business Overheads, Locum Cover, Key Person Cover and Shareholder's Cover
- Business Loss of Revenue

## 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.

If we cannot agree on how to fix the issue, you can contact the Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements.

You can contact the Financial Services Complaints Limited at:

**Address:** PO Box 5967  
Lambton Quay  
Wellington 6145  
**Email:** [info@fscl.org.nz](mailto:info@fscl.org.nz)  
**Telephone:** 0800 347 257

## 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?').

## PROFESSIONAL RELATIONSHIPS

I am able to place business with **Sovereign, Fidelity, Partners Life, Asteron, AXA, AIA, OnePath and AMP**

*I am not required to place any level of business with any supplier or financial organisation.*

Neither I nor an associate has any other financial or other relationship with any other person that would be reasonably likely to influence me in giving advice, except as described above.

## HOW WE OPERATE

When we give advice we follow the internationally recognised six-step process:

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

We also organise a series of meetings with a prospective client before our advice is finalised. It also means we maintain a close ongoing relationship with clients, regularly reviewing progress and working with them over time to ensure their goals can be met.

The services we provide will depend on your needs. They may include any or all of those detailed in this Disclosure Statement.

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

## REMUNERATION

### - Remuneration Schedule

I do not charge a fee for the advice I provide you, unless ACC advice as a standalone service.

Any remuneration received by RJ Graham Ltd, is used to pay the costs incurred in providing advice e.g.: office, staff and marketing costs along with Rory Graham's personal remuneration.

Rory Graham receives director's fee/drawings from RJ Graham Ltd which is based on the total business performance.

Rory Graham does not receive any remuneration for Investment Advice. He will refer clients to a Qualified Financial Planner. He may receive referrals in return from the Financial Planner.

Rory Graham is eligible to receive performance bonuses and incentives from time to time. These

may include one off commission increases, overseas seminar invitations, non monetary payments from product providers.

RJ Graham Ltd is eligible to receive the following commissions from the Insurers

Products	Initial % of Annual Premium (includes Potential bonuses)	Ongoing % of Annual Premium
Risk Insurance Products	0 ~ 180	0 ~ 30

As part of the client's commitment, we require terms signed for the first two years of premiums paid for a new policy. Should a client cancel within this period, they are liable for all lost commission as per signed terms.

## DISCLOSURE OF CRIMINAL CONVICTIONS

### - Individual

I have not been:

- convicted of an offence under the Securities Markets Act 1988; the Investment Advisers (Disclosure) Act 1996 or the Securities Act 1978, or for a crime involving dishonesty;
- a director or principal officer of a body corporate that has committed an offence against the Securities Markets Act 1988, the Investment Advisers (Disclosure Act) 1996 or the Securities Act 1978 or for a crime involving dishonesty;
- adjudged bankrupt;
- prohibited by and Act or by a court from taking part in the management of a company or business;
- the subject of an adverse finding by a court in any proceeding taken against me in my professional capacity; or
- Expelled from, or prohibited from being a member of, a professional body.

## DECLARATION

I, Rory John Graham, 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 .....  
Rory John Graham