

**Disclosure Statement for Stephen Michael Vosper  
(Registered Financial Adviser)**

Name of financial adviser: **Stephen Michael Vosper**

Registration number: **FSP**

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Trading name: **Buckingham Cape Independent Financial Advisers**

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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 that you choose.

**What sort of adviser am I?**

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

I can give you advice about Personal and Business Risk Insurance Products, including Income Cover, Medical Insurance, Life, Trauma and Total Disability Cover

**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 and my company director can try to fix the problem.

If we cannot agree on how to fix the issue, you can contact **Financial Services Complaints Ltd**. This is an External Dispute Resolution scheme approved by the Minister for Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. This service will cost you nothing, and will help us resolve any disagreements.

**You can contact FSCL at:**

Address: **13th Floor, 45 Johnston Street, Wellington or  
PO Box 5967, Lambton Quay, Wellington 6145**

Telephone number: **0800 347257 or (04) 472 3725**

Email address: **info@fscl.org.nz**

**How am I regulated by the Government?**

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

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, **Stephen Michael Vosper**, 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



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**Stephen Michael Vosper**