

Primary Disclosure Statement (Authorised Financial Adviser)

Name of Authorised Financial Adviser:	Sam Kodi
Registration Number:	FSP78103
Address:	315A Pakuranga Rd, Pakuranga Heights, Auckland 2010
Trading Name:	SamKodi
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This disclosure statement was prepared on:	06 January 2020

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.

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 an Authorised Financial Adviser. This means I have been authorised by the Financial Markets Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below.

My Experience & Qualifications

I have worked in the Financial Services industry since 1991 overseas & New Zealand. I worked as an adviser in the area of Risk Management, Superannuation, Retirement Planning and Investments. I became an Authorised Financial Adviser in 2006.

My relevant qualifications include:

I have completed the National Certificate in Financial Services Level 5 and have attained AFA Status under the FAA.

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 Authorised Financial Advisers and relevant consumers laws such as the Fair-Trading Act.

How I Operate

When I give advice, I 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, 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 on it. It may include some of or, all of the products in this document.

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:

any error or omission;
defamation;
employee dishonesty; and
includes full "prior acts" protection.

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

Services and products, I provide

I provide the following types of financial adviser services:

Business Risk Management/Insurance
Financial advice
Investment planning services
Personal Risk Management
Retirement Planning
Mortgage and repayment planning/advice



How can I help you?

I have been authorised to provide you with financial adviser services of the following categories.

- Personal Risk Management
- Financial Advice
- Investment Planning Services
- Mortgage advice
- Cash & debt management

When I do this, I will be able to give you advice about:

- Financial products provided by only 1 organisation.
- Financial products provided by a small number of organisations (2 to 5 organisations).
- Financial products provided by a broad range of organisations (more than 5 organisations).

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

Payment Type	Description
<input type="checkbox"/> Fees only	My services are only paid for by the fees that you pay. I do not receive payments from other people or organisations that may influence my advice.
<input type="checkbox"/> Fees	My services are paid for by the fees that you pay as well as in other ways.
<input type="checkbox"/> Commissions	There are situations in which my employer will be paid by other organisations. How much that payment will be depends on the decisions that you make.
<input type="checkbox"/> Extra payments from my employer	I may receive extra payments from my employer depending upon the decisions that you make.
<input type="checkbox"/> Non-financial benefits from other organisations	Other organisations may give my employer and me non-financial benefits depending on the decisions that you make.

I am required to tell you the specific fees, commissions, extra payments, 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 or, if that is not practicable, as soon as practicable after I give you that advice and/ or provide that service.





What are my obligations?

As an Authorised Financial Adviser, I must comply with the Code of Professional Conduct for Authorised Financial Advisers. I also have other obligations under the Financial Advisers Act 2008 (including regulations made under that Act) and under the general law.

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.

You may contact the internal complaints scheme by contacting us on (09) 576 7081 or email us at support@samkodi.co.nz or subi@samkodi.co.nz. If you 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 4, 142 Lambton Quay, Wellington Central, Wellington 6011, New Zealand
Telephone number:	+64 508 337 337
Email address:	enquiries@fdrs.org.nz

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:

Address:	PO Box 10-845, Wellington 6143, New Zealand
Telephone number:	+64 (04) 499 7612
Email address:	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 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, Sam Kodi, 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.....

Client Acknowledgments:

I / we acknowledge receipt of the **Primary Disclosure Statement** Ver. No. 003/2020 dated 06 January 2020 of Sam Kodi of Enlightened Life Ltd.

Signed.....

Date.....

Signed.....

Date.....