



LESA Financial Solutions Ltd

Financial Advice Provider Public Disclosure Statement – March 2021

LICENSING INFORMATION

LESA Financial Solutions Limited FSP 715471 holds a licence issued by Financial Markets Authority to provide financial advice.

CONTACT DETAILS

LESA Financial Solutions Limited

Office address: 18A Manuka Road, Glenfield, Auckland 0629

Postal Address: PO BOX 40 316, Glenfield, Auckland 0747

Phone: 09 948 1529 / 021 864 968

Email: admin@lesafs.co.nz Web: www.lesafs.com

NATURE AND SCOPE OF FINANCIAL ADVICE GIVEN

LESA Financial Solutions Ltd provides advice to clients in relation to Life Insurance, Health Insurance KiwiSaver and some Managed Funds.

We provide financial advice in relation to the following products:

- Health Insurance
- Disability Insurance (Monthly and Lumpsum benefits)
- Critical Illness/ Trauma Insurance
- Business Key Person Insurance
- KiwiSaver
- Managed Funds

We provide advice in relation to products provided by the following companies:

- AIA Life
- Accuro health Insurance
- Asteron Life
- Nib Health Insurance
- Cigna
- Generate KiwiSaver
- Dorchester Life
- NZ Funds and KiwiSaver
- Fidelity Life
- Booster KiwiSaver
- Partners Life



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FEES AND EXPENSES

LESA Financial Solution does not provide fees on any Investment or Insurance Advice. However, a fee may be charged for financial advice, should a client cancel a Life or Health Insurance policy within 2 years of inception. A specific fee will be advised when advice is provided. The fee will be payable by the client by the 15th of the following month of the cancellation of the policy.

CONFLICTS OF INTEREST

For life insurance and health insurance, LESA Financial Solutions Limited receives commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to LESA Financial Solutions Limited. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us LESA Financial Solutions Limited financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process and our compliance programme is reviewed annually by our external compliance adviser.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service in any way, you can make a complaint by admin@lesafs.co.nz, or by calling us on 09 948 1529. You can also write to us at: PO BOX 40 316, Glenfield Auckland 0747.

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, and will aim to provide you with a realistic timeframe.
- 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 our external dispute resolutions scheme Financial Services Complaints Limited (FSCL).

The Financial Services Complaints Limited provides a free, independent dispute resolutions service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction. You can contact FSCL via email at info@fscl.co.nz or complaints@fscl.org.nz or write to them at PO BOX 596, Wellington, 6140.

Telephone: 0800 347 257 or (04) 472 FSCL (472 3725).



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DUTIES INFORMATION

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

- exercise care, diligence, and skill in providing you with advice.
- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- 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>.

FINANCIAL ADVISER – AARON D'SOUZA

I'm Aaron D'Souza, family man with a passion for supporting and protecting NZ families and small businesses.

I have been a registered personal and business risk management and insurance adviser for the past 13 years, helping clients protect what matters to them most; health, wealth and family.

This has become a great passion of mine and I pride myself on my ability to deliver outstanding results, along with my trademark personal touch. There's no such thing as a one-size-fits-all approach at LESA Financial Solutions, I work closely with you to understand your individual needs and will support you throughout the process, starting with our initial meeting and planning discussions, through to product selection, policy implementation and also any claims processes you may need to instigate in the future. We're in this together.

Other passions of mine include music and dance. Born and raised in India, I began my professional life as a jazz, hip hop and contemporary dance performer and also spent time as a dance instructor, working mostly with children aged between 5 and 11. Following this, I moved to Hong Kong and spent 12 years as a Chief Purser with a major global airline.

In 2007, I moved to Auckland, New Zealand where I live today with my wife of 24 years, Shaheen, and our two young boys, Liam and Ethan.

LESA Financial Solutions Limited, is an acronym of our family names and operates according to the family values I hold dear.

For more information on Aaron D'Souza and LESA Financial Solutions Limited, visit www.lesafs.com