

DISCLOSURE STATEMENT

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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. My Financial Services Provider (FSP) No.699351. I can advise you on category 2 financial products, such as: Mortgage Lending, KiwiSaver.

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 I can try to fix the problem. You may contact our internal disputes service by telephoning (03) 379 5400, by email office@insureltd.co.nz, or in writing to PO Box 37397, Christchurch 8245, New Zealand.

If we cannot agree on how to resolve the issue, you can contact the Insurance and Financial Services Ombudsman (ISO) Scheme. This service will cost you nothing and will help us resolve any disagreements. You can contact ISO by emailing info@iombudsman.org.nz, calling ISO on (04)4997612, or in writing to PO Box 10-845, Wellington 6143 New Zealand.

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, Michelle Kinilau, 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: ____/____/____