

Disclosure statement

Name of financial adviser:	Kris Towgood
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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 am able to give advice in relation to risk related life insurance products.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell the Complaints Handling Officer. You may contact the Complaints Handling Officer to make a complaint by telephone, by email or in writing. For complaints received by telephone, in some cases, we may require you to put the complaint in writing. Our contact details are:

- *Complaints Handling Officer, Provincial Insurance Brokers, PO Box 829, Masterton*

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints scheme, you can contact Financial Dispute Resolution Service (FDRS). This service will cost you nothing, and will help us resolve any disagreements.

- You can contact FDRS at: PO Box, 2272, Wellington 6140. Phone: 0508 337 337 or email: enquiries@fdrs.org.nz

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, Kris Steven Towgood, 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:



Kris Towgood, Provincial Insurance Brokers