

DISCLOSURE STATEMENT

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 authorized, financial adviser.

I can give you advice about risk and insurance products excluding investment linked insurance contracts as defined in the Financial Advisers Act 2008.

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 may try to fix the problem.

You may also contact our internal complaints scheme by notifying us in writing at:

Provincial Insurance Brokers - Internal Complaints Scheme
P O Box 829
Masterton

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you may contact **Financial Dispute Resolution Service (FDRS)** via:

Telephone: 0508 337 337

Fax: 04 918 4901

E-mail: enquiries@fdrs.org.nz

Post: PO Box 2272
Wellington 6140

This service will cost you nothing and will help us to resolve any disagreements.

How am I regulated by the government?

You can check that I am a registered financial adviser at 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 first choose to use the dispute resolution procedures described above under "What should you do if something goes wrong?"

Disclosure:

I, Kris Towgood, declare that, to the best of my knowledge and belief, the information contained in this disclosure is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2008

Signature:



Date: 04-02-2020