

## **Disclosure statement (financial adviser)**

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This Disclosure Statement, was prepared on 7<sup>th</sup> March 2017

### **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 an authorised financial adviser.  
I can give you advise about Life, Trauma, Income Cover, Mortgage Cover, Medical Cover and other related risk covers.

### **What should you do if something goes wrong?**

If you have a problem, concern, or complaint about any part of my service, please tell myself and/or Essential Insurances so that we can try to fix the problem.  
You may contact our internal disputes service by telephoning 09 282 3958, by email: [ray@essentialinsurances.co.nz](mailto:ray@essentialinsurances.co.nz) or in writing to: PO Box 1132, Cambridge 3450.

If we cannot agree on how to fix the issue or if you decide not to use the internal complaints scheme, you can contact the Financial Services Complaints Limited (FSCL).  
This service will cost you nothing, and will help us resolve any disagreements.  
You can contact Financial Services Complaints Limited(FSCL) at-  
Address: FSCL PO Box 5967 Lambton Quay, Wellington 6145.  
Telephone number: 0800 347 257 or Wellington 04 472 3725  
Email address: [info@fscl.org.nz](mailto:info@fscl.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, Ray Sheath, 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: \_\_\_\_\_