

It's what we do.

DISCLOSURE STATEMENT (FINANCIAL ADVISER)

NAME OF FINANCIAL ADVISER:	Jennifer Gifkins
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FSP NUMBER:	81281

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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 can give you advice about:

- General insurance products including commercial and domestic insurance
- Professional and Specialist general insurance products
- Offering you premium financing for your general insurance policies

WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?

If you have a problem, concern, or complaint about any part of my service, please contact my managers Rick Behague or Kerry McIntyre so that they can try to fix the problem.

You may also contact our internal complaints scheme with Insurance Advisernet by calling the Complaints Officer on 0800 524 760 or email complaints@ianz.co.nz.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Ltd. This service will cost you nothing and will help us resolve any disagreements.

You can contact Financial Services Complaints Ltd at:

Address:	PO Box 5967, Lambton Quay, Wellington 6145
Telephone number:	0800 347 257
Email address:	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, Jennifer Gifkins, 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:

