

Disclosure statement

It is important that you read this document

This information will help you 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:

All Commercial and Domestic General Insurance related products.

An example of which follow

- House, Car, Contents
- Commercial and Industrial
- All forms of Liability Insurance
- Loss of Profits
- Motorcycle Insurance
- Travel Insurance

Please refer to our website www.barnesjenkins.co.nz

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 can try to fix the problem.

If we cannot agree on how to fix the issue, you can contact The Insurance & Financial Services Ombudsman Scheme Inc (IFSO). This service will cost you nothing and will help us resolve any disagreements.

You can contact the IFSO at

Address: PO Box 10845, Wellington 6134

Telephone number: 0800 888 202

Email address: info@ifso.nz

Website address: www.ifso.nz

How am I regulated by the government?

You can check that I am a registered financial adviser at www.fspr.govt.nz

The Financial Market Authority regulates financial advisers. Contact the Financial Market Authority for more information, including tips and warnings.

You can report information or complain about my conduct to the Financial Market Authority, but in the event of a disagreement you may choose first to use the dispute resolution procedures described above (under What should you do if something goes wrong?).

This disclosure statement was prepared on **25/01/2019**

Declaration

I, Annalee Ellen Caltaux, declare that, to the best of my knowledge and belief, the information contained in this disclosure meets with the requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed



Annalee Caltaux