

Disclosure Statement

Name of Financial Adviser: **Carmela E Laylo**

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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 Financial Adviser (RFA). I can give you advice about the following category 2 products:

Personal Insurance

Medical Insurance

Income Protection / Mortgage Protection

Trauma Insurance

Total and Permanent Disability Insurance

Life Insurance

KiwiSaver

Business Insurance

Key Person Insurance

Shareholder Protection Insurance

Debt Protection Insurance

Business Continuation Insurance

Mortgage

Home Loan

I can provide general advice on the Generate KiwiSaver Scheme and arrange personalised advice should it be required.

For your fire and general inquiries such as home, contents and car insurance etc, we have our own adviser specializing in these products.

I am not an Authorised Financial Adviser therefore I can't provide advice on investment products. I will refer any queries relating to these products to our Authorised Financial Adviser.

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. You may contact my internal complaints scheme by telephoning or writing to, The Managing Director, Futurisk Insurance Limited, P.O. Box 5252, Terrace End, Palmerston North – 4441, 021 923 400 or joe@futurisk.co.nz. If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints procedure, you can contact Financial Services Complaints Limited Scheme. This service will cost you nothing, and will help us in resolving any disagreements.

You can contact Financial Services Complaints Limited at:

Financial Services Complaints Limited

13th Floor, 45 Johnston Street, P O Box 5967, Lambton Quay, Wellington 6145

Tel: 0800 347 257 or (04) 472 3725

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 Market 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, Carmela E Laylo, 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.

Signature: