Disclosure Statement

Name of Authorised Financial Adviser: **Barry Winston Heir**
Address: Level One, 178 Broadway Avenue, Palmerston North - 4410
Mailing address: P.O. BOX 5252, Terrace End, Palmerston North - 4441
Trading Name**: Futurisk Insurance Limited**
Tel No (DD): 06 358 3400 or 06 356 6713 Fax: 06 359 1254 Mobile: 027 486 4753 Toll Free: 0800 17 18 19
Email: barry.heir@futurisk.co.nz FSP NO: 99784

This disclosure statement was prepared on: 21/07/2017 (V 7)

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.

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

What sort of adviser am I?

I am an Authorised Financial Adviser. This means I have been authorised by the Financial Markets Authority (the Government agency that monitors financial advisers) to provide the financial advisers services described below.

- Financial products provided by a broad range of organisations (more than 5 organisations)

How can I help you?

As an authorised financial adviser, I can provide advice on the following products and services:

- Personal & Business Insurance

When I do this, I will be able to give you advice/provide a service about financial products provided by a broad range of organisations

How do I get paid for the services that I provide to you?

Payment type	Description
□ Fees only	My services are only paid for by the fees that you pay. I do not receive payments from other people or organisations that might influence my advice.
□ Fees	My services are paid by the fees that you pay as well as in other ways
□ Commissions	There are situations in which I will be paid by other organisations. How much that payment is will depend on the decisions you make.
□ Extra payments from decisions that you make.	I may receive extra payments from my (employer/principal) my (employer/principal) depending on the
□ Non-financial benefits that you make.	Other organisations may give me non-financial benefits from other organisations depending on the decisions

I am required to tell you the specific fees, commissions, extra payments, and other benefits that I have received or will, or may, receive in relation to the services that I provide to you. I must tell you these things before I give you advice/provide a service or, if that is not practicable, as soon as practicable after I give you that advice/provide that service.

What are my obligations?

As an Authorised Financial Adviser, I must comply with the Code of Professional Conduct for Authorised Financial Adviser. I also have other obligations under the Financial Advisers Act 2008 (including regulations made under the Act) and under the general law.

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, Terrance 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) 4723725

If you need to know more, where can you get more information?

If you have a question about anything in the disclosure statement or you would like to know anything more about me, please ask. If you have a question about financial advisers generally you can contact the Financial Markets Authority.

How am I regulated by the Government?

You can check that I am a registered financial services provider and an authorised financial adviser at http://www.fspr.govt.nz
The Financial Markets Authority authorises and 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, Barry Winston Heir, 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: