

Disclosure Statement (Financial Adviser)

Name of financial adviser: Melanie Joy Jowers (FSP 502826)
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This disclosure statement was prepared on: 7 June 2016

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 Category 2 Products (Fire and General Insurance Products or Risk related Life Insurance Products).

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

You may contact the Internal Complaints scheme by contacting Michael Blackmore on 04 974-7460 by email michael@aibgroup.co.nz or by writing to Internal Complaints, Risk, PO Box 38485, Lower Hutt.

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 Limited. This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Services Complaints Limited
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, **Melanie Joy Jowers** 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:

A handwritten signature in blue ink, appearing to read "Melanie Joy Jowers", written over a horizontal line.