

DISCLOSURE STATEMENT

Registered Financial Adviser

Name of Financial Adviser: Andrew Dobson
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This disclosure was prepared on 21/5/2018

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 you choose.

What sort of adviser am I?

I am a registered, but not authorised, financial adviser. I can give advice in the following areas:

Personal Insurance: Life Insurance/Terminal Illness Cover, Mortgage Protection, Income Protection, Total Permanent Disablement Cover, Trauma/Critical Illness Cover, Health Insurance, Redundancy Cover and Family Protection Cover

Business Insurance: Key Person, Loss of Revenue, Debt Protection and Shareholder / Ownership Buyout Cover

I can also provide class advice on Kiwisaver.

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 I can try to fix the problem. You may contact the internal complaints scheme by visiting our website www.one50group.co.nz/complaints

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 ("FSCL") which I am a member of and is approved by the Ministry of Consumer Affairs. This service will cost you nothing and will help us resolve any disagreements. You can contact FSCL at:

Financial Services Complaints Limited, PO Box 5967, Lambton Quay, Wellington 6145, PH: 0800 347 257 or: 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 advisers. Contact the Financial Authority's Market 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 Andrew Dobson 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 Advisors Act 2008 and the Financial Advisors (Disclosure) Regulations 2010.

Signed



21/5/2018