

DISCLOSURE STATEMENT

Name of Financial Adviser: Garrick Smart
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Trading Name: One50 Group Limited
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This disclosure statement was prepared on 15/01/2020



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 Financial Adviser. I can give you advice about the following:

- Personal Insurance: Life Insurance/Terminal Illness Cover, Mortgage Protection, Income Protection, Total & Permanent Disability Cover, Trauma/Critical Illness Cover, Health Insurance, Redundancy Cover and Family Protection Cover
- Mortgage Services – when purchasing a property
- 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). This service will cost you nothing and will help us resolve any disagreements. You can contact FSCL at:

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 (FMA) regulates advisers. You may 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, Garrick Smart, 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.

A handwritten signature in blue ink, appearing to read 'Garrick Smart', with a small blue dot at the end of the signature.

Signed

26/02/20