

Disclosure statement (financial adviser)

Name of financial adviser: Steve Prater

Address: PO Box 33545, Takapuna, North Shore City 0740

Trading name: Penberthy Insurance Limited

Telephone number: (09) 486 1175

Fax number: (09) 489 4904

Email address: steve@penberthy.co.nz

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 general insurance products including commercial and domestic insurance, professional and specialist general insurance products.

I am also able to give a limited amount of advice on Life/Disability Insurance, Income Protection and Medical Insurance. All matters will however be referred to our life department for a full review.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please contact my employer's Complaints Officer Jeanette Venter on (09) 4861175 or email jeanette@penberthy.co.nz so that my employer can try to fix the problem.

If you wish to write to us about your complaint please address all complaints to Jeanette Venter, Penberthy Insurance, PO Box 33 545, Takapuna, North Shore 0740

You may also contact our internal complaints scheme with Insurance Advisernet by calling the Complaints Officer on 0800 524 760 or email complaints@ianz.co.nz.

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

You can contact Financial Services Complaints Ltd 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 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, Steve Prater, 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 black ink, appearing to read "Steve Prater", written over a light grey circular stamp.