

Disclosure Statement

Name of financial adviser: *Trish Baird*

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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 any Fire and General Insurance product or risk related Category 2 Life Insurance Product. I have chosen not to be authorised because I do not give advice on investment related 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 my internal complaints scheme by phoning Jason Robottom on (07) 849 6881 or by email jason@lsj.co.nz or by writing to Internal Complaints, Lowe Schollum Jones, a division of BrokerWeb Risk Services Ltd, PO Box 901, Hamilton 3240 or by talking to Jason Robottom at Lowe Schollum Jones, a division of BrokerWeb Risk Services Ltd, Suite 3, 85 Church Street, Hamilton 3200.

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 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, Trish Baird 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: *P. M. Baird*

Date: 1 December 2017