

**Disclosure Statement: Registered Financial Adviser
Brett Freeman B.Com**



Name Of Financial Adviser: Brett Freeman
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This disclosure statement was prepared on: 2 March 2012

It is important that you read this document

As this information will help you to choose the 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

- Risk Insurance Products (including life, income protection, trauma and health insurances)
- Fire And General Insurance Products
- Consumer Credit Contracts (including mortgages and personal loans)

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 that my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by contacting The Zenith Group by telephone (03 218 2999), by fax (03 218 2997), by email (brett@zenithgroup.co.nz) or in writing (PO Box 595, Invercargill 9840).

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, then you may contact Financial Services Complaints Limited (FSCL). This service will cost you nothing and will help us resolve any disagreements. FSCL may be contacted by telephone (0800 347 257 or 04 472 3725) by email (info@fscl.org.nz) or in writing (PO Box 5967, Lambton Quay, Wellington 6145).

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 and 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 above (under **What should you do if something goes wrong?**)

Declaration

I, Brett Freeman, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete. I also believe it to comply 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 "Brett Freeman", written over a horizontal line.