

Disclosure Statement

(Registered Financial Adviser)

Contact Details	
Name of Financial Adviser	Calum MacLeod
Registration Number	FSP 500066
Physical Address	Level 1, 180-182 Main Road, Tawa Wellington
Trading name	Policywise (Policywise Limited)
Telephone number	+64 27 522 6557
Email address	calum@policywise.co.nz
This disclosure statement was prepared on 18th April 2018	

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

Your financial risk in respect of your personal and/or business and in relation to:

- Life Insurance
- Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Medical Insurance
- Key Person Insurance
- Shareholder/Partnership Insurance
- Business Loan Insurance
- Employee Benefit Schemes (Group, Business and Corporate Insurance Products)
- Mortgage Protection Insurance

- ACC structure and optimisation
- Agribusiness Insurance

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 I can try and fix the problem.

You may contact the internal complaints scheme by advising me or a member of my team you wish to make a complaint. We will provide a complaints form for you to complete and from here we will address the complaint; provide a reference number and work to resolve the issue. We will keep regular communication with you during this process so you are aware of the steps we are taking to reach a solution.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Insurance and Financial Services Ombudsman..

This service will cost you nothing, and will help us resolve any disagreements. You can contact The Insurance and Financial Services Ombudsman at:

Address: P.O. Box 10845
Wellington 6143
Telephone: Freephone 0800 888 202
Email address: Info@ifso.nz
Website: www.ifso.nz

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

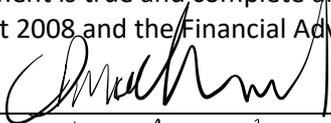
The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information including financial tips and warnings.

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, Calum MacLeod 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:



Date

12th August 2019

Appendix A: Client Acknowledgement

I,..... acknowledge receipt of the disclosure statement for Calum MacLeod and Policywise.

Signed _____ Date _____

Signed _____ Date _____