

Disclosure Statement for other financial adviser per Section 24 of the Financial Advisers Act 2008

Name of financial adviser: Peter Garrett

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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 fire, motor, liability, general, travel, life and marine insurance products. I do not provide advice on any investment type insurance products.

I am affiliated to the Insurance Brokers Association of New Zealand (IBANZ), and qualified by exam in 1979 as "Associate of the Insurance Institute of New Zealand". My company receives commission from Vero 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 to fix the problem.

If we cannot agree on how to fix it, you can contact Financial Services Complaints Limited. This is a free service that will help resolve any disagreements. You can contact them at:

Name of scheme: Financial Services Complaints Limited

Address: PO Box 5967, Lambton Quay, Wellington 6145 or 13th floor, 45 Johnston Street, Wellington

Telephone Number: 0800347257 or (04) 4723725

Fax Number: (04) 4723728

Email address: info@fscl.org.nz

How am I regulated by the Government

You can check that I am a registered financial services provider at www.fspr.govt.nz

The Securities Commission regulates financial advisers. Go to the Securities Commission website, at www.seccom.govt.nz/far/consumers or call 0800434567 for more information about my conduct to the Securities Commission, although, if you have a disagreement, you should use the dispute resolution procedures described above (under What should I do if something goes wrong?) first.

Declaration

I Peter Brian Garrett, declare that to the best of my knowledge and belief, the information contained in this disclosure is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010