

Disclosure statement (financial adviser)

Name of financial adviser: Mark Kreling

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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: an insurance product, excluding a life insurance policy, or a consumer credit contract as defined in Section 11 of the Credit Contracts and Consumer Finance Act 2003

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 the issue, or if you decide not to use the internal complaints scheme, you can contact FSCL (Financial Services Complaints Ltd) which is dispute resolution scheme I am a member of. This service will cost you nothing, and will help us resolve any disagreements.

You can contact FSCL at—

Address: P O 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 Securities Commission regulates financial advisers. Contact the Securities Commission for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Securities Commission, 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, Mark Kreling , 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: