

## DISCLOSURE STATEMENT

**Financial adviser:** Rob Howarth (FSP469946)  
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### It is important that you read this document

This information will help you 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: Life insurance, Critical Illness insurance (Trauma Cover) Total Permanent Disablement insurance, Medical insurance, Mortgage Protection, Income Protection, Key Person Protection, Partnership / Shareholder Protection and Business Overheads Protection.

### 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 my internal complaints process can try to resolve the situation. If we cannot agree on how to solve the problem, or if you decide not to use our internal complaints process, you can contact Financial Services Complaints Limited ("FSCL"). This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL at: PO Box 5967, Lambton Quay, Wellington, 6145  
 Phone: 0800 347 257 Email: info@fscl.org.nz

### How am I regulated by the Government?

You can check that I am a registered financial services provider 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. Phone: 0800 434 567  
 Website: [www.fma.govt.nz](http://www.fma.govt.nz)

You can report any information or complaint 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, Robert Howarth, 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.

Warmest regards,

**Rob Howarth**

11<sup>th</sup> May 2018  
**Date**

This Disclosure Statement (version 1) was prepared on 26<sup>th</sup> September 2016.