

DISCLOSURE STATEMENT (FINANCIAL ADVISER)

Name and registration number of Financial Adviser:

Simon Michael Gower FSP638249

Address:

P O Box 237, Waikato Mail Centre, Hamilton 3240

Trading name:

Millenium Insurance Group Ltd

Telephone number:

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This disclosure statement was prepared on:

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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: Risk Insurance Products (including Life, Income Protection, Trauma, Health etc.)

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by contacting Millenium Insurance Group Ltd by telephone on (07) 834 4332, by email on info@millenium.co.nz or in writing to Millenium Insurance Group Ltd, P O Box 237, Waikato Mail Centre, Hamilton 3240.

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 & Financial Services Ombudsman Scheme (IFSO). This service will cost you nothing, and will help us resolve any disagreements. You can contact IFSO at –

Address:

IFSO Scheme Inc. PO Box 10-845, Wellington 6143

Telephone number:

Call Free 0800 888 202 or (04) 499 7612

Email address:

info@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, Simon Michael Gower, 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:

