

# PRIMARY DISCLOSURE STATEMENT (AUTHORISED FINANCIAL ADVISER)

Name and registration number of Authorised Financial Adviser:

Simon Michael Gower FSP638249

Address:

PO Box 237, Waikato Mail Centre, Hamilton 3240

Trading name:

Millenium Insurance Group

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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.

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements) including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

## What sort of adviser am I?

I am an Authorised Financial Adviser. This means I have been authorised by the Financial Markets Authority (FMA) (the government agency that monitors financial advisers) to provide the financial adviser services described below.

## How can I help you?

I have been authorised to provide you with financial adviser services on category 2 products only.

When I do this, I will be able to give you advice/provide a service about financial products provided by a broad range of organisations (more than 5 organisations).

## How do I get paid for the services that I provide to you?

### Payment type

### Description

Commissions

There are situations in which I will be paid by other organisations. How much that payment will be depends on the decisions that you make.

Non-financial benefits from other organisations

Other organisations may give me non-financial benefits depending on the decisions that you make.

**What are my obligations?**

As an Authorised Financial Adviser, I must comply with the Code of Professional Conduct for Authorised Financial Advisers. I also have other obligations under the Financial Advisers Act 2008 including regulations made under that Act and under the general law.

**What should you do if something goes wrong?**

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

You may contact the internal complaints scheme by telephone on (07) 834 4332, by email at [info@millenium.co.nz](mailto:info@millenium.co.nz) or in writing to Millenium Insurance Group Limited, Po 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                                    |

**If you need to know more, where can you get more information?**

If you have a question about anything in this disclosure statement or if you would like to know anything more about me, please ask me.

If you have a general question about financial advisers, you can contact the Financial Markets Authority (FMA).

**How am I regulated by the Government?**

You can check that I am a registered financial services provider and an Authorised Financial Adviser at <http://www.fspr.govt.nz>

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

You can report information or complain about my conduct to the Financial Markets Authority (FMA), 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:

